



Nevada Consumer's Guide to Auto Insurance Rates

State of Nevada, Department of Business & Industry
DIVISION OF INSURANCE

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2009-2010 Edition

Consumer's Guide to Auto Insurance Rates

Shopping for auto insurance is not easy. It takes time and effort and can be confusing. This booklet is designed both to assist you in shopping for auto insurance and to help you understand your personal auto policy. Since automobile insurance rates are based on each individual's unique circumstances, it is impossible in a booklet like this to list the various prices different companies would charge you for automobile insurance. Instead, this booklet takes the approach of listing several hypothetical personal circumstances as a context within which you may be able to get a reasonable idea of what various insurance companies may charge you for insurance.

It is important to keep in mind that there are other factors to consider besides price when buying insurance, such as the level of service provided. The premium prices in this booklet are based on data supplied by the insurance companies listed. Your premium will vary depending on the coverage you choose, your driving record, the type of vehicle you drive, your age and other information. You may also choose to contact companies who are not listed in the rating examples provided.

Near the end of this booklet is an alphabetical list of all companies that wrote business for private passenger personal automobile insurance in Nevada during 2008. Also near the end of this booklet is the "Vehicle Insurance Shopping List," which may help you to compare several companies at one time.

How to Use This Booklet

To use this booklet, select the example with circumstances that most closely resemble your own, and choose a ZIP code location near you. The lowest premiums are designated in **bold** numbers, the highest premiums by ***bold italic*** numbers. These examples are only intended to illustrate the difference in premiums. Also, please note that some of the companies listed may only offer policies to members of certain affinity groups or organizations. Again, your premium is likely to differ from the amount stated, depending upon your varying factors as mentioned above.

Verify, Before You Buy

It is important to verify that your auto policy is issued by a licensed and authorized Nevada insurance agent and company. Every industry has its share of "scam artists" that prey on unsuspecting consumers, including people who attempt to sell phony auto insurance. If you purchase insurance from an unlicensed or non-existent insurance company, you may not have coverage needed when a claim arises. To verify that the insurance agent or company with whom you are dealing is indeed licensed and authorized to offer insurance in Nevada, please visit nvinsurancealert.com or call 1-888-467-4195. Nevada Insurance Commissioner Scott Kipper urges you to "check before you write a check."

We hope this booklet meets your needs. If we can assist you in any way, contact information for the Division of Insurance can be found on the following page.

CONTACT INFORMATION

As the ultimate consumer protection agency on insurance issues, the Nevada Division of Insurance exists to serve you. We can be a source of unbiased information and assistance to you. If you do not understand any part of your insurance policy, please feel free to contact us.

If you have a complaint against an insurer, it is always best to contact your insurer first to attempt to settle the matter. Most insurers have policyholder service officers to handle such questions. If you still are not satisfied, contact the Nevada Division of Insurance, where a Consumer Services representative will help you with your problem. Although they cannot represent you legally against any insurer or adjuster, our Consumer Services representatives can appropriately investigate potential violations of insurance law or regulations based upon your complaint.

Contact our Consumer Services section as follows:

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State of Nevada
Department of Business & Industry
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788 Fairview Drive, Suite 300
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(775) 687-4270
Toll Free in Nevada: (800) 992-0900 x 4270

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Southern Nevada

State of Nevada
Department of Business & Industry
Division of Insurance
2501 East Sahara Ave., Room 302
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(702) 486-4009
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ACKNOWLEDGEMENTS

Cover photo: Highway 50 eastbound, east of Mt. Airy Summit, before entering the Reese River Valley in Lander County, Nevada, provided by Division of Insurance employee, Elena Ahrens.

The Division of Insurance also would like to acknowledge the following insurance companies for their participation and rate information, which is the backbone of this Auto Guide: Allstate Fire and Casualty Insurance Company, Allstate Indemnity Company, Allstate Insurance Company, Allstate Property and Casualty Insurance Company, American Access Casualty Company, American Family Mutual Insurance Company, American National Property and Casualty Company, Coast National Insurance Company, COUNTRY Mutual Insurance Company, COUNTRY Preferred Insurance Company, Esurance Insurance Company, Farmers Insurance Exchange, GEICO General Insurance Company, GEICO Indemnity Company, Government Employees Insurance Company (GEICO), Hartford Insurance Company of the Midwest, IDS Property Casualty Insurance Company, Infinity Auto Insurance Company, Liberty Mutual Fire Insurance Company, Mid-Century Insurance Company, Nationwide Insurance Company of America, Nevada Capital Insurance Company, Nevada General Insurance Company, Primero Insurance Company, Progressive Direct Insurance Company, Progressive Northern Insurance Company, Safeco Insurance Company of Illinois, Sentinel Insurance Company, Ltd., State Farm Fire and Casualty Company, State Farm Mutual Automobile Insurance Company, United Services Automobile Association, USAA Casualty Insurance Company, Viking Insurance Company of Wisconsin and Western United Insurance Company (AAA Nevada Insurance Company).

INTRODUCTION

Auto insurance is an expensive, but necessary, purchase for most Americans. This guide provides information to consumers on how to make decisions that can lower the cost of their automobile insurance and increase the value they receive.

A 2008 National Association of Insurance Commissioners (NAIC) report found that, in 2006, the average automobile insurance premium expenditure countrywide for private passenger auto insurance was \$937 for each vehicle insured for one year. Nevada, by comparison, had an average premium per vehicle of \$1,137 annually.¹ In many states, a year's automobile insurance premium for a vehicle is measured in the thousands of dollars. These figures show that automobile insurance is an important purchase for most consumers. To get the best buy for their money, consumers must take responsibility for their auto insurance purchase and make their decisions wisely.

COMMON TERMS RELATED TO PERSONAL AUTOMOBILE INSURANCE

The following terms are important to know when shopping for automobile insurance:

Bodily Injury/Property Damage Liability – Nevada law requires that you carry liability insurance. These coverages protect you if you injure someone else or damage someone else's property while operating your vehicle. This coverage would pay damages on your behalf to the injured party. To activate these coverages you must be legally liable for the injuries or damages.

Collision – This coverage protects against damage to your vehicle resulting from a collision regardless of who is at fault. It provides for repair of the damage to your vehicle or a monetary payment to indemnify you for your loss. If the other driver is at fault, your insurance company may have a legal right to seek reimbursement from the other driver or the other driver's insurance company.

Comprehensive – This insures you against theft or other damage to your vehicle resulting from causes other than collision. This can include wind damage, falling objects, fire, flood and vandalism.

Collision and comprehensive coverages are subject to a deductible that you, as the insured, would select. Other coverages that may be sold include towing, rental/reimbursement and mechanical breakdown.

Deductible – A deductible is a portion of a covered loss that is not paid by the insurer. The deductible is subtracted from the amount the insurer would otherwise be obligated to pay you as the insured. The deductible amount is selected by you. Generally, a higher premium is charged for a lower deductible, and lower premium for a higher deductible.

Diminution in Value – This refers to the possible reduced value of your vehicle as measured before a loss to the vehicle and after the repair of that vehicle. The idea is, all other things being equal, that a vehicle that has never been in an accident may, in some cases, be considered more

¹ 2008 National Association of Insurance Commissioners: 2005-2006 Auto Insurance Database Report

valuable than a fully repaired vehicle. If your insurance policy provides for collision or comprehensive coverage under which your vehicle is being repaired, the loss to your vehicle will be measured by the language in the policy, and may not include any diminution in value. For claims against the negligent parties' property damage liability policy, such loss of value may be compensable under some circumstances.

Indemnify – To indemnify means to restore a party who has had a covered loss to the same financial position that party held before the loss occurred.

Insurance Scores – An insurance score is information based on your credit that is used by some insurance companies to help determine your insurance premium.

This insurance score has no relationship to the FICO score, which is typically used by lenders to evaluate the credit-worthiness of a borrower. Many insurers use their own methods to determine your insurance score, which means there can be a wide variation in the impact of an insurance score on your premium from insurer to insurer.

Medical Payments – This coverage pays for reasonable and necessary medical expenses, without regard to legal liability, resulting from accidental bodily injury while operating or occupying an insured vehicle or being struck as a pedestrian by a motor vehicle. This “MedPay” coverage is often purchased in nominal amounts, such as \$1,000, to provide a means for quick payment of minor medical bills without having to deal with the courts or other insurance companies. An insurance company must offer this coverage because of Nevada Revised Statutes (NRS) 687B.145(3), but you are not required by law to purchase this coverage.

Uninsured/Underinsured Motorist – This covers you, your resident relatives and occupants in your insured vehicle if they get hurt in an accident in which the owner or operator of another motor vehicle is legally liable and does not have insurance (uninsured) or does not have enough insurance (underinsured). By law, your insurance company must offer this coverage to you in an amount equal to your own liability limits. However, you do not have to accept the offer.

BUYING AUTOMOBILE INSURANCE

When buying auto insurance, it is recommended that you seek advice from an insurance agent. This booklet should be used as a tool to help you understand the variables of the process and the value of insurance.

Bodily injury and property damage coverage (liability coverage) can be purchased as split-limit coverage or as combined single-limit coverage. The two liability limits for bodily injury and property damage shown in this booklet are for split-limit coverage of 15/30/10 (\$15,000 per person for bodily injury, \$30,000 per accident for bodily injury, and \$10,000 per accident for property damage) and 100/300/50 (\$100,000 per person for bodily injury, \$300,000 per accident for bodily injury, and \$50,000 per accident for property damage). The minimum limits of liability required by Nevada law are 15/30/10.

If you choose to purchase the liability coverage as a combined single limit, the liability limit for bodily injury and property damage is combined (e.g.: \$40,000 combined single limit – total amount paid in the event of a loss for all bodily injury and/or property damage).

Comprehensive and collision coverages are not required by Nevada law and, in certain cases, because of the age or condition of the automobile, may not be available. However, if you borrowed money to purchase your automobile, your lender may require you to carry this coverage until the loan is paid. You are not required to carry medical payments or uninsured/underinsured motorist coverage, but all insurance companies are required by law to offer you medical payments coverage of at least \$1,000 and uninsured/underinsured motorist coverage in an amount equal to your bodily injury coverage. If you plan to lease an automobile, you should check your lease agreement to confirm insurance coverage required. Generally, these agreements require that you carry liability coverage in the amount of \$100,000 per person and \$300,000 per accident and may require you to carry property damage coverage in excess of the \$10,000 limit required by Nevada law. In addition, a leasing company generally requires physical damage coverage be purchased and may even limit the deductible amount.

UNDERWRITING AND RATING

Two factors, underwriting and rating, govern what you will pay for auto insurance. These factors analyze your characteristics and determine the risk that you present.

Underwriting – Insurance companies underwrite in order to assess the risk associated with an applicant, group the applicant with other similar risks, and decide whether the company will accept the application.

Rating – Rating is the determination of premium based on the driver and the automobile characteristics.

Insurers depend on the information you provide on your policy application. When you apply for insurance, you will be asked a series of questions that assess the expected cost of insuring you.

Insurers want to know your past driving record and certain personal characteristics in order to group you with other similar drivers. A rate for each group is set based on the historical claims paid by the insurer for the people in that group. The higher the losses from a group, the higher the rate for that group. Insurers review the claim history of your group to make projections about future claims.

Some of the characteristics used to determine your group are beyond your control, such as age and gender. Other characteristics relating to lifestyle and income, such as your geographic location and use of the vehicle, also can affect your premium.

A group of characteristics that is easy for you to control, however, is the make and model of the vehicle you wish to own and insure. A vehicle with few safety devices and a powerful engine carries a greater risk of high claims than a less sporty model. As a consumer, you have control over the decision to own a high-risk vehicle.

Insurers also consider lifestyle characteristics in the underwriting process such as marital status. From prior claims data, insurers' statistics show that married persons tend to have lower claim levels than unmarried persons.

Finally, and perhaps most importantly, insurers now place greater emphasis on the use of loss reports. Information regarding your home and auto insurance claims history for the past five

years (with one or multiple insurance companies) is collected and compiled centrally by two separate organizations, the Comprehensive Loss Underwriting Exchange, commonly known as “CLUE,” and the Automated Property Loss Underwriting System, known as “A-PLUS.” The reports provided by these two organizations contain consumer claim information provided by the insurance companies. It includes policy information such as your name, date of birth and policy number; claim information such as date of loss, type of loss and amounts paid; and a description of the property covered. For homeowner coverage, the report includes the property address, and for auto coverage, specific vehicle information. In other words, when you shop for auto or home insurance, every company you approach has access to your entire loss history for the past five years. You can obtain a free copy of either report once a year. To find out more about the CLUE report and how to obtain a free copy of the loss history maintained for you, log onto www.choicetrust.com or call, toll free: 1-866-312-8076. For a free A-PLUS report, call 1-800-627-3487.

INFORMATION COMMONLY REQUESTED BY INSURERS FOR RATING

- 1) **Driving Record** – On your policy application, you will be asked about your driving record. Insurers will ask about accidents and traffic violations for any driver covered by the policy for the preceding three to five years. Drivers with previous violations or “at-fault” accidents are considered to be a higher risk and are charged a higher rate. Also, the insurer likely will request a motor vehicle report from the Department of Motor Vehicles (DMV) to compare against your application.
- 2) **Territory** – The claims experience in your geographical area also will affect your rates. Policy applications include a question that asks for the address where the vehicle will be garaged. From this information, insurers assign you to a territory whose rate is based on historical experience for that territory. Generally, more claims are made from urban areas – because of tendencies of busy traffic, thefts and vandalism – than from rural areas.
- 3) **Gender and Age** – Statistically, males have more accidents than females. For this reason, men may tend to pay more for insurance than women. Insurers also have statistics that show a higher number of claims for some age groups than for others. For these reasons, young men tend to pay more for insurance than young women, and a person under 25 will pay more for insurance than a 35 year old.
- 4) **Marital Status** – Statistics show fewer auto insurance claims among married policyholders than unmarried policyholders. Generally, married people pay a lower premium than unmarried policyholders.
- 5) **Prior Insurance Coverage** – Insurers may ask if you have previously had insurance coverage, because they want to know if you have ever been canceled (such as for non-payment of premiums), or if you have ever had any lapse in your auto liability coverage.
- 6) **Vehicle Use** – You will be asked on the application how often, how far, and for what purpose you drive the vehicle that you want to insure. The fewer miles you drive, the less chance you have of getting into an accident. Some insurers also offer discounts for drivers who participate in car pools, and some insurers offer usage-based insurance in which a device is installed in your vehicle that tracks information such as the amount you drive.

- 7) **Make and Model of Vehicle** – The type of car you drive directly affects the cost of comprehensive and collision coverage. It also can affect the bodily injury and physical damage on your liability coverage. A make or model of car that has a high number of claims or higher claim costs will be charged a higher premium. High claims costs are generally associated with two types of vehicles: higher-valued vehicles, which are more expensive to repair, and vehicles that have shown a higher severity of bodily injury losses or physical damage losses in an accident.

The single greatest influence on the rating process is claim frequency. Claim frequency measures how often an insured event occurs within a group, relative to the number of policies contained in that group. It does not mean how many times *you* have made an insurance claim, although that will have an additional effect.

If you share characteristics with a high-claims group, you will be charged more for insurance coverage. At the same time, people who share characteristics with low-claims classes will be charged lower rates. However, it should be noted that the **greatest controllable factor** in determining your rate is your driving record. A person with a clean driving record will pay less than a driver with similar characteristics who has traffic violations.

DISCOUNTS

Insurance companies offer discounts to individuals who exhibit certain characteristics. Discounts are awarded because the insurance company views you as a “better risk.” Since not all insurers offer the same discounts, you should be aware of the discounts offered by different companies before buying auto insurance. Here are some discounts you should look for:

- 1) **Multiple Vehicles** – Most insurance companies offer a discount to consumers who insure more than one car with their company. Companies offer these discounts not only because they want all of your business, but because it is easier for them to underwrite individuals that they already know, therefore reducing their risk and saving them money. Industry statistics show that individuals and families that insure more than one car have better-than-average claims experience. Through this discount, companies pass along some of their savings to you.
- 2) **Driver Education Courses** – Discounts for driver education courses are targeted primarily at older drivers, including 55-Alive, which is sponsored by the American Association of Retired Persons (AARP). In Nevada, all insurers must provide a reduction in premium for a three-year period for people aged 55 and older if they successfully complete a driving course approved by the Nevada Department of Motor Vehicles. The insured must maintain a clean driving record in order to keep this discount.
- 3) **Good Student** – Insurers have found that students who earn a “B” average or better tend to be more responsible drivers. For that reason, many companies offer a “good student” discount.
- 4) **Safety Devices** – Automobile safety devices can lower insurers’ costs by preventing accidents or limiting their severity. These savings are passed along to the policyholder through discounts for safety equipment. This equipment includes air bags, automatic seat belts and anti-lock brakes.

- 5) **Anti-Theft Devices** – Devices or systems that deter theft or vandalism also lower claim costs. Many companies offer discounts for anti-theft devices.
- 6) **Good Driver/Loyalty** – Insurers offer discounts to drivers who maintain a good driving record and renew their policy with them.
- 7) **Auto/Home Package or Multiple Policy Discount** – Some insurers offer a discount on one or both policies if an individual buys a homeowner's policy and an auto policy from the same insurer. Some insurers also offer a discount for the purchase of homeowner's, auto and life policies from the same insurer.
- 8) **Dividends** – Some insurers, particularly mutual insurers, offer dividends to policyholders if the sale of auto insurance has been profitable to them. Dividends are declared and paid after the policy period has expired.
- 9) **Miscellaneous Discounts** – Some insurers offer special discounts, which are applied in conjunction with new policies only. These discounts are generally reflected in the price of the new policy, tend to be applied at a lesser degree at each subsequent renewal and are eliminated after a certain number of renewals (typically two renewals).

Discounts are not only a way for companies to attract customers, but also a means for companies to compete and retain business. So, when you shop, **ask about discounts offered and how much money you could save**. Remember, savings can differ from company to company. Make sure you receive the discounts for which you qualify.

FINANCIAL RESPONSIBILITY

To ensure that innocent parties are compensated for their injuries in the event of a car accident, Nevada law requires all Nevada drivers to have security for liability arising from the use of their vehicles. For most Nevadans, security will be in the form of an insurance policy.

Nevada law requires that your insurance policy must minimally provide coverage in the amount of \$15,000 for bodily injury or death of each person in an accident, \$30,000 for bodily injury or death of all persons in an accident, and \$10,000 for injury or damage to the property of others. This coverage is generally described as 15/30/10. When you have liability coverage, your insurance company will pay for the victim's damages up to your policy limits. If you choose, you can increase your liability coverage for added protection.

The penalty for not having mandatory liability auto insurance is severe. The Department of Motor Vehicles administers the Insurance Verification Program, a program designed to eliminate uninsured motorists on Nevada's highways. Nevada Revised Statutes 482.480 requires you to pay a reinstatement fee to the Department of Motor Vehicles Insurance Verification Program if you are the owner of a motor vehicle that is registered, or should be registered, and are found guilty of operating, or allowing someone to operate, your motor vehicle without liability insurance. The penalty fee is \$250 unless you can provide proof that the vehicle was dormant, which may reduce the fee to \$50. If you are found to be without liability insurance by a law enforcement officer, the penalty will be administered by a court of jurisdiction and is generally even more severe.

If you do not carry insurance, and you or someone using your motor vehicle with your permission is involved in an accident, your registration and driver's license may be revoked. You also may be required to have an insurance company certify that you have insurance, which must be continuously maintained for a three-year period. Most insurance companies charge an additional fee for this certification (commonly called an SR-22).

Finally, if you were without insurance for any period of time, you may find it difficult to find insurance you can afford. Many companies do not insure people who have not had insurance or have allowed their insurance to lapse or expire. Other companies will simply charge you more for insurance.

Going without insurance can cost you much more than carrying the liability coverage that is required by Nevada law.

LIABILITY INSURANCE

Most auto liability insurance policies contain the following major parts: liability insurance for bodily injury, liability insurance for property damage and uninsured/underinsured motorist coverage.

Bodily injury liability insurance does not protect you or your car directly, but protects you if you are the cause of an accident in which other people (third party) are injured. This insurance protects you against their claims for damages such as medical expenses, lost wages and pain and suffering. This insurance coverage also will pay if a member of your family living with you caused the accident, or if it was caused by a person using your car with your consent.

Bodily injury liability insurance carries specific benefit limits. These limits address how much money your insurance company is obligated to pay for any one victim injured in an accident, and limits the amount the company must pay for multiple victims.

To make a smart consumer purchase, you must understand these limits for bodily injury liability insurance. Remember: Nevada law requires that you carry limits of \$15,000 for the bodily injury or death of each person injured in an accident and \$30,000 for the bodily injury or death of all persons injured in an accident.

You may decide to purchase additional coverage. This decision may be based on your desire to protect your assets from claims above the minimum amounts. The extra cost of higher coverage tends to be relatively low.

Property damage liability insurance pays for damage you cause to the property of others, such as a crushed fender, broken glass or a damaged wall or fence. Your insurance will pay for this damage whether you are driving your automobile or whether it is being driven by another person with your consent. Nevada law requires you to carry \$10,000 for damage to the property of others, however you may decide to purchase additional property damage liability coverage.

The policy liability limits also may extend to include a trailer that is designed to be pulled behind a private passenger auto, pickup or van.

You may purchase higher limits of liability inexpensively under a personal umbrella policy. An umbrella policy provides broad liability protection over and above your auto policy's liability limits. It can be written to include other insurance policies, such as your homeowner's, recreational vehicles, or other insurance products. It also will cover some areas that are not covered by your auto or homeowner's policies.

Many insurers require minimum coverage levels on your underlying auto or home policy before writing an umbrella policy.

PHYSICAL DAMAGE COVERAGE

In addition to the basic liability coverage outlined above, the most commonly recognized coverages are collision and comprehensive.

Collision Coverage

Collision coverage pays for physical damage to your car as the result of your auto colliding with an object, such as a tree or another car. This coverage can be expensive and it is not required by law. However, if your vehicle is financed or leased, your lending institution or lessor may require that you carry collision insurance.

If you have an older vehicle worth less than \$2,000, there is little reason for you to purchase collision coverage, because you are likely to pay more money in premium than you would ever receive as a result of a claim. The loss settlement agreement for collision coverage allows the insurance company the option to pay for repair or replace your vehicle with like kind or quality.

Here's an example:

Your vehicle is involved in a collision. It is determined that it will cost \$10,000 to repair the vehicle; however, the repaired vehicle value would only be worth \$5,000. The company is not responsible to repair the vehicle and can offer a cash settlement. If the car is determined to be "totaled" in accordance with NRS 487.790, the insurer will pay you the car's fair market value at the time of loss including all applicable taxes, license fees and other fees incident to transfer of ownership of the replacement vehicle.

Comprehensive Coverage

Comprehensive coverage pays for damage to your auto from almost all other causes, including fire, severe weather, vandalism, floods and theft. Comprehensive coverage also covers broken glass, such as windshield damage. This coverage is less expensive than collision coverage and many consumers choose to carry it. However, carrying this coverage is your choice; you are not required by law to carry it.

When considering collision and comprehensive coverage, you should consider your deductible. A deductible is the amount of money you agree to pay as your share of the cost of a claim before the insurer is committed to pay the rest of the claim. For example, if you carried collision coverage with a \$200 deductible and you had a \$500 loss, you would pay \$200 and the insurance company would pay the remaining \$300.

Deductibles reduce your premiums because you agree to deduct an amount from the claim your insurer otherwise would have to pay. Insurers offer deductibles because they reduce the number of small claims that are costly for them to handle.

If you purchase a new car with a loan, the financial institution that lent you the money may require you to purchase collision and comprehensive coverage. This is because the lender considers your car as collateral for the loan, and they want to make sure it is worth something if they need to repossess the vehicle. In the event you have to buy – or decide to buy – collision or comprehensive coverage, you can save money by agreeing to the highest deductible you can comfortably afford to pay.

UNINSURED/UNDERINSURED MOTORIST COVERAGE

Uninsured/underinsured motorist coverage protects you directly. This coverage pays if you are injured by a hit-and-run driver, a driver who does not have auto insurance (uninsured) or a driver whose policy limits are not high enough to cover your injuries (underinsured). This coverage does not protect the other driver, and it does not cover damage to your vehicle.

Nevada law does not require that you carry uninsured/underinsured motorist coverage. However, Nevada law requires your insurance company to offer you uninsured/underinsured motorist coverage in an amount not less than your limits of liability insurance for bodily injury described above. You may choose not to purchase this coverage, or you may choose to purchase limits lower than your bodily injury limits of liability. If so, you will be required to sign a waiver indicating your decision.

OTHER OPTIONAL COVERAGE

Be cautious when purchasing optional coverages, as they may duplicate coverage that you have through other insurance policies. For instance, medical payments coverage may duplicate health or disability benefits that you already buy individually or receive as a benefit through your job. Before purchasing these coverages, review them and your other insurance policies carefully.

1. **Medical payments coverage** is an optional coverage. However, Nevada law requires that your insurance company offer you at least \$1,000 of this coverage. This coverage pays for the medical and funeral expenses for you **or others** injured or killed in an accident while driving or riding in your auto. Claims against this coverage include all reasonable hospital, surgical, chiropractic, x-ray, dental, professional nursing, prosthetic and funeral expenses. It also will cover you or members of your family if an auto strikes you while walking or riding in another auto. This coverage will be paid even if you caused the accident. Usually, only expenses incurred within a specified period of time after the accident are covered.
2. **Rental coverage** is coverage for a driver of a rental vehicle against possible liability for any accidental damage to that vehicle. The vendor may claim various elements of damages including cost of repair, diminution – or reduction – of value, and loss of use with respect to a damaged rental vehicle.

Anyone who has occasion to rent a vehicle should learn whether their own automobile insurance policy will pay a claim in case of accidental damage to the rented vehicle. Most private passenger auto policies provide collision coverage and will cover repair cost to a

damaged rental vehicle subject to the policy deductible, but they do not cover diminution of value or loss of use. Be sure to check your policy language or ask your agent or insurer if you have this type of coverage before renting a vehicle.

Frequent users of rental vehicles should ask their insurance agents how their private passenger automobile coverage extends to rental vehicles. In this context, the questions asked and the answers received should be thorough. You may find some advantages to purchasing the coverage available through the rental agency.

3. **Rental/Reimbursement** usually pays \$15 to \$20 a day to rent a car for a specific number of days while your vehicle is being repaired. The premium varies from insurer to insurer.
4. **Towing and labor coverage** pays certain costs when your vehicle is disabled, up to the limit of your policy. These costs may include towing your car to the repair shop, gas delivery, tire changing or labor performed at the location of the breakdown. Premium for this coverage can run as low as \$5 to \$10 per year. However, if you are a member of an auto club, you probably already have this service and may not want to duplicate your coverage.
5. **Collector Car or Antique Auto coverage** can be purchased for an older or classic vehicle that is driven a minimal number of miles each year. The Division recommends you review this coverage carefully with your agent before the policy is issued. You and your agent must both agree on the vehicle value before the policy is issued, and a vehicle appraisal may be required. The value of the vehicle may be determined under two different policy types:
 - Stated Amount or Stated Value coverage is a policy form that will pay you if your vehicle is involved in a loss during the policy year, the lesser of: 1) the stated value or amount; 2) the cost to repair the covered auto (not to exceed the Stated Value or Amount); or 3) the actual cash value.
 - Agreed Amount or Agreed Value coverage is the only policy form that guarantees you in writing what amount you will receive if your vehicle is involved in a loss during the policy period. The Agreed Amount form states what the insurance company will pay you, the lesser of: 1) the Agreed Amount; or 2) the cost to repair the covered auto (not to exceed the Agreed Amount). The Agreed Amount should represent the true market value of the car at the time the policy is written. If the market value changes during the policy period, the Agreed Amount can be changed by endorsement.

OPERATOR'S POLICY

An operator's policy is different from standard liability insurance. This type of auto insurance is intended primarily to serve the needs of automobile collectors. By law under an operator's policy, the number of motor vehicles that the policyholder owns must be greater than the number of persons in his household who possess a driver's license and each person in his household who has a driver's license must carry an operator's policy of liability insurance. This insurance coverage protects the driver, not the car. That is, the driver would be insured no matter what vehicle was driven. This insurance coverage does not cover another person driving your car, either with or without your consent.

SMART SHOPPING

The key to comparison shopping is to know what insurance coverage you need before you begin shopping, then to find out how much that coverage will cost from a number of companies. Comparison shopping takes time but can save you money.

No one wants to pay more for auto insurance than is absolutely necessary. The only way you can make certain you are not paying too much is to shop around and find out what different companies charge for identical products and services.

Here's an example that shows the benefits of shopping around:

The rate comparisons in this report include the hypothetical scenario of a married couple, both 40 years old. If the husband sought liability limits of \$15,000 per person/\$30,000 per accident/\$10,000 per accident property damage, he could pay anywhere from \$341 to \$2,162 every six months in Las Vegas or \$269 to \$1,312 in Reno to insure a 2008 Toyota RAV4 4X4.

SEEK UNBIASED INFORMATION

Information is available to consumers from a number of unbiased sources. These sources include the Nevada Division of Insurance, public libraries, consumer groups and consumer publications.

Because the insurance industry, like many other industries, uses words not commonly used by the average person, consumers may need to find a good glossary or dictionary of insurance terms. We suggest contacting the Division's Consumer Services section if you need help understanding the language of your policy.

You can also gain a wide variety of information from the Nevada Division of Insurance web site doi.state.nv.us.

PRICE QUOTES

Getting auto insurance premium quotes from several companies is a useful way to compare different companies' products. However, when seeking price quotes, it is crucial that you provide the same information to each agent or company.

To give you an accurate quote, the agent or company will usually request the following information, because it is necessary to the underwriting and rating process as described earlier in this guide:

1. A description of your vehicle (year, make, model, vehicle identification number, etc.);
2. Use of vehicle (pleasure, to/from work, etc.);
3. Your driver's license number; state where license has been issued;
4. The number, genders and ages of drivers in your household (including dates of birth);

5. The types of coverage;
6. The limits you want; and
7. Accidents/tickets in the last three to five years for each driver in your household.

The company also may obtain a copy of your claims history, motor vehicle report and credit report. It is a good idea for you to know what is contained in the reports.

FOR YOUR PROTECTION

You should be aware that an auto insurance policy is a legal contract. It is written so that your rights and responsibilities, as well as those of the insurance company, are clearly stated. When you purchase auto insurance, you will receive a policy. You should read that policy and be able to understand its contents. If you have questions about your insurance policy, contact your insurance agent for clarification. If you still have questions, contact the Nevada Division of Insurance Consumer Services section, and our Consumer Service representatives will work with you regarding your concerns.

If you purchase an insurance policy through an unlicensed company, you are very likely to find that you have no coverage when a claim occurs. To avoid falling for such scams, you should:

- 1) Check with the Nevada Division of Insurance to see if the company is licensed in Nevada. Companies licensed by the state are required to provide annual statements to the Division of Insurance, which allow the Division to assess a company's continued ability to pay claims and to take corrective action in advance of potentially devastating problems. Through a joint effort between the Nevada Division of Insurance, the Nevada Independent Insurance Agents and the Nevada Surplus Lines Association, you can visit nvinsurancealert.com or call 1-888-467-4195 to find out whether a company is licensed in Nevada.
- 2) Confirm that your insurance agent is selling you a state-approved product. If you suspect an insurance agent is trying to sell you an unauthorized product, contact the Division of Insurance.
- 3) Make certain you are dealing with a licensed insurance agent. If the person trying to sell you the coverage states that he or she doesn't need a license for whatever reason, be wary. Report suspicious activity to the Division of Insurance.
- 4) Ask your agent for the name of the insurer and check the paperwork you receive to make sure it names a licensed insurer that is fully insuring the coverage.
- 5) You should receive an Auto ID card for each vehicle insured. The ID card is to be carried in the respective automobile. The effective dates of coverage are shown on the ID card, so check to make sure your ID card is current.

- 6) Never pay cash. Always get a receipt for all payments and be sure the receipt shows your policy number, date of payment, period of coverage, and the name of the insurance company providing the coverage.

It is also important to be aware that there are scam artists who misrepresent themselves as insurance agents and bilk unsuspecting individuals and businesses out of thousands of dollars every year. In fact, on occasion, even licensed, honest and experienced agents can unknowingly sell insurance offered by a fraudulent insurer. Although honest agents will do their best to avoid such circumstances, it can still happen. Worst of all, you as the consumer may discover that you are on the hook for a wide range of costs and expenses that you thought your insurance was covering.

When it comes to buying insurance, your instincts might not always be correct. In an effort to save money, one's judgment can become impaired, so don't hesitate to check out everyone you deal with. It takes a little more time, but the effort could save you a lot of money.

PAYMENT OF INSURANCE PREMIUMS

There is **no grace period** on insurance premium payments. In other words, if an insurance premium payment is due on the 15th of the month, your payment must be received by the insurance company on or before that date. Example D, on Page 23 of this guide, shows the higher premiums charged and the possible difficulty of obtaining insurance with a lapse in coverage even if you have a clean driving record.

MID-TERM CANCELLATION OF YOUR POLICY

Nevada laws restrict the mid-term cancellation of your policy. If the company cancels your policy, the premium will be prorated without any penalty to you, but the reason for cancellation must be in compliance with Nevada Revised Statutes 687B.320. That statute requires notification be delivered or mailed to the policyholder at least 10 days before cancellation for failure to pay a premium when due, or 30 days for all other reasons noted in the statute. However, if you cancel the policy, there is normally a "short rate" penalty that usually amounts to approximately 10 percent of the return premium. If you cancel the policy early in the term, the penalty is greater than if it is canceled late in the term. Policies regarding early cancellations and refunds vary from company to company.

FREQUENTLY ASKED QUESTIONS

1. I was involved in a car accident and my car was determined to be a total loss by my insurance company. The insurance company sent me a check for \$7,000 but I paid \$15,000 for the car. Why didn't the insurance company send me a check for the amount I paid for the car?

The insurer's limit of liability for a physical damage loss to a covered auto is the lower of (1) the actual cash value of the damaged or stolen property; or (2) the amount necessary to repair or replace the property with property of like kind and quality with the exceptions found in Nevada Revised Statutes 487.790 (see the Physical Damage Coverage section of this guide). Actual cash value is generally the replacement cost of the property minus an allowance for depreciation. The depreciation is based on market value in the geographical area. For example, you purchase a new car in 2006 in Carson City that cost \$15,000 and the same vehicle could be purchased for \$7,000 in 2009. If the car was involved in an accident and declared a total loss by the insurance company in 2009, the market value would be \$7,000.

2. How much time does an insurance company have to respond to a claim? I was involved in a car accident two weeks ago and I notified the insurance company the next day. It's been two weeks, and I haven't heard from them.

An insurer must approve or deny a casualty claim within 30 days after the insurer receives the claim. If the insurer requires additional information or time to determine whether to approve or deny a claim, it must notify the policyholder of this request within 20 days after it receives the claim, and at least once every 30 days thereafter until the claim is approved or denied.

3. I was involved in an auto accident in 2005. At the time of the accident, I did not seek medical care. In February of 2009, I began having back pain that I believed was caused by the accident. I went to the doctor and incurred the expense of the doctor's visit and x-ray cost. I submitted a claim for medical reimbursement under my Personal Auto Policy and Medical Payments Coverage, and my claim was denied. Why?

Under most standard policies, the insurer will pay only those expenses incurred for services rendered within three years from the date of the accident under the Medical Payments coverage of your Personal Auto Policy. Auto policies vary, so you should check your own Personal Auto Policy for time limitations to make a claim under the Medical Payments Coverage.

4. I had some personal belongings that were stolen from the trunk of my car. Why doesn't my car insurance pay for my stolen property?

Contract provisions in your auto policy may specifically exclude most personal belongings; however, these belongings may be covered under a homeowner's or renter's policy.

5. I purchased a used vehicle from a car dealership. It had several options, such as running boards, that do not come as standard equipment on a new vehicle. I brought the vehicle to my insurance agent and added it to my policy with full coverage. I was later involved in an accident. My insurance company denied the replacement of the damaged running boards. Why?

Most automobile insurance policies specifically exclude items that are not standard or stock on a vehicle. While speaking with your agent, you should ask if the policy covers specialty items. If they're not covered, ask about purchasing additional coverage for those items.

6. I recently moved from Mississippi to Nevada. I went to the DMV to register my vehicle and was asked if I had insurance. Since I still had my policy in force from Mississippi, I told them yes. I was recently pulled over by the Nevada Highway Patrol and received a citation, because I didn't have insurance. Why isn't my previous policy considered insurance?

Nevada law requires automobile insurance to be written with licensed and approved Nevada insurers. Insurance written in another state for a Nevada resident does not meet this requirement.

7. My car was damaged and my insurance company told me I could get it fixed, so I took it to my body shop. The repair is unsatisfactory and now the insurance company is telling me they will not guarantee the workmanship of my body shop. Why not?

Insurance companies will only guarantee the workmanship of repairs done by one of their preferred body shops. If you are unsatisfied with the repairs done by your body shop, it would be an issue between you and your body shop. Therefore, it may benefit you to inquire whether or not the insurance company has a preferred shop.

RATE COMPARISONS

Thirty-four insurers participated in the following rate comparisons. If an insurer did not quote a rate for a specific example, it means that the driving record given for that example was unacceptable to the company.

Rates quoted in this guide are for **six-month premiums** and may vary from rates quoted by an insurance agent.

Two vehicles were rated for each example:

Vehicle One

2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Vehicle Two

2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Two liability options were rated for each vehicle:

Liability Option One

Liability: \$15,000 per person/\$30,000 per accident bodily injury liability
\$10,000 per accident property damage liability

Physical Damage: \$250 deductible comprehensive
\$500 deductible collision

Other Coverages: \$1,000 medical payments
\$15,000 per person/\$30,000 per accident uninsured/underinsured motorist

Liability Option Two

Liability: \$100,000 per person/\$300,000 per accident bodily injury liability
\$50,000 per accident property damage liability

Physical Damage: \$250 deductible comprehensive
\$500 deductible collision

Other Coverages: \$5,000 medical payments
\$100,000 per person/\$300,000 per accident uninsured/underinsured motorist

RATING EXAMPLES

Example A

Sixteen-year-old single male. Clean driving record. Good student (“A” average) with driver’s education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father’s policy from Example E. Multi-car discount applies.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/1032

Liability Option Two: 100/300/50.....33

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/1034

Liability Option Two: 100/300/50.....35

Example B

Seventeen-year-old single male. Average student (“C” average). One ticket 20 miles over the speed limit within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is 4,000. Rated on father’s policy from Example E. Multi-car discount applies.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/1036

Liability Option Two: 100/300/50.....37

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/1038

Liability Option Two: 100/300/50.....39

Example C

Twenty-one-year-old single female. “At Fault” accident within past 12 months (under \$900 damage). Attends college full time and maintains “B” average grades. Drives 25 miles round trip to school and to her part-time job daily. Annual mileage is 14,000.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/10	40
Liability Option Two: 100/300/50.....	41

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/10	42
Liability Option Two: 100/300/50.....	43

Example D

Twenty-four-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/10	44
Liability Option Two: 100/300/50.....	45

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/10	46
Liability Option Two: 100/300/50.....	47

Example E

Married couple both 40 years old. Clean driving records. Each drives 30 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rates shown are for the husband's vehicle.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/10	48
Liability Option Two: 100/300/50.....	49

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/10	50
Liability Option Two: 100/300/50.....	51

Example F

Forty-five year-old single male. DUI, first offense within past two years. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/10	52
Liability Option Two: 100/300/50.....	53

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/10	54
Liability Option Two: 100/300/50.....	55

Example G

Fifty-five-year-old married female, principal operator of vehicle, retired 65-year-old husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months and one “at fault” accident within past 21 months (over \$2,000 damage). Drives 20 miles round trip to work daily. Drives 17,000 miles annually.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/10	56
Liability Option Two: 100/300/50.....	57

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/10	58
Liability Option Two: 100/300/50.....	59

Example H

Married retired couple, both 68 years old. Pleasure use of vehicle. Husband is primary driver. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Annual mileage is 2,900. One vehicle; no multi-car discount.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/10	60
Liability Option Two: 100/300/50.....	61

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/10	62
Liability Option Two: 100/300/50.....	63

Example I

Seventy-eight-year-old married retired male. Wife does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/1064

Liability Option Two: 100/300/50.....65

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/1066

Liability Option Two: 100/300/50.....67

Example J

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/1068

Liability Option Two: 100/300/50.....69

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/1070

Liability Option Two: 100/300/50.....71

Example K

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/10	72
Liability Option Two: 100/300/50.....	73

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/10	74
Liability Option Two: 100/300/50.....	75

Example L

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/10	76
Liability Option Two: 100/300/50.....	77

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/10	78
Liability Option Two: 100/300/50.....	79

Example M

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/1080

Liability Option Two: 100/300/50.....81

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/1082

Liability Option Two: 100/300/50.....83

Example N

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/1084

Liability Option Two: 100/300/50.....85

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/1086

Liability Option Two: 100/300/50.....87

Example O

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/1088

Liability Option Two: 100/300/50.....89

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/1090

Liability Option Two: 100/300/50.....91

Example P

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as best possible credit-based insurance score.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/1092

Liability Option Two: 100/300/50.....93

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/1094

Liability Option Two: 100/300/50.....95

Example Q

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as average/neutral credit-based insurance score.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/10	96
Liability Option Two: 100/300/50.....	97

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/10	98
Liability Option Two: 100/300/50.....	99

Example R

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as worst possible credit-based insurance score.

Car one – 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Liability Option One: 15/30/10	100
Liability Option Two: 100/300/50.....	101

Car two – 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Liability Option One: 15/30/10	102
Liability Option Two: 100/300/50.....	103

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EXAMPLE A - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Sixteen-year-old single male. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,765	\$1,848	\$1,792	\$2,579	\$2,993	\$3,401	\$1,856	\$1,990	\$1,848
Allstate Indemnity Company	\$1,765	\$1,848	\$1,792	\$2,579	\$2,993	\$3,401	\$1,856	\$1,990	\$1,848
Allstate Insurance Company	\$1,588	\$1,582	\$1,582	\$2,308	\$2,653	\$2,879	\$1,582	\$1,749	\$1,582
Allstate Property and Casualty Insurance Company	\$1,817	\$1,795	\$1,795	\$2,672	\$3,065	\$3,338	\$1,795	\$2,004	\$1,795
American Access Casualty Company	\$2,571	\$2,593	\$2,593	\$3,224	\$4,552	\$4,536	\$2,593	\$2,810	\$2,593
American Family Mutual Insurance Company	\$1,222	\$1,271	\$1,271	\$1,950	\$2,286	\$2,024	\$1,271	\$1,359	\$1,222
American National Property and Casualty Company	\$772	\$732	\$804	\$1,237	\$1,543	\$1,592	\$1,091	\$1,034	\$894
Coast National Insurance Company	\$1,451	\$1,212	\$1,334	\$2,145	\$2,354	\$2,738	\$1,951	\$1,586	\$1,729
COUNTRY Mutual Insurance Company	\$909	\$892	\$892	\$1,499	\$1,931	\$1,499	\$1,096	\$1,061	\$1,095
Esurance Insurance Company	\$2,317	\$1,706	\$1,888	\$2,565	\$2,807	\$3,341	\$2,460	\$1,912	\$2,308
GEICO General Insurance Company	\$944	\$969	\$969	\$1,122	\$1,275	\$1,352	\$969	\$1,020	\$969
GEICO Indemnity Company	\$1,266	\$1,322	\$1,322	\$1,427	\$1,647	\$1,659	\$1,322	\$1,331	\$1,322
Government Employees Insurance Company (GEICO)	\$944	\$969	\$969	\$1,122	\$1,275	\$1,352	\$969	\$1,020	\$969
IDS Property Casualty Insurance Company	\$1,495	\$1,566	\$1,566	\$2,455	\$2,706	\$2,455	\$1,566	\$1,729	\$1,982
Infinity Auto Insurance Company	\$1,165	\$1,102	\$1,187	\$1,616	\$1,956	\$2,050	\$1,621	\$1,280	\$1,420
Liberty Mutual Fire Insurance Company	\$1,435	\$1,541	\$1,541	\$2,332	\$2,710	\$2,710	\$1,541	\$1,689	\$1,818
Mid-Century Insurance Company	\$1,649	\$1,272	\$1,272	\$2,558	\$3,676	\$3,127	\$2,053	\$1,789	\$2,665
Nationwide Insurance Company of America	\$717	\$695	\$684	\$1,057	\$1,178	\$1,262	\$747	\$835	\$706
Nevada Capital Insurance Company	\$1,535	\$1,392	\$1,392	\$1,719	\$1,919	\$2,365	\$1,392	\$1,639	\$1,841
Nevada General Insurance Company	\$2,106	\$2,070	\$2,070	\$2,034	\$2,208	\$2,556	\$2,058	\$1,956	\$1,956
Primero Insurance Company	\$3,023	\$2,784	\$2,784	\$5,112	\$5,904	\$5,484	\$3,474	\$3,474	\$2,784
Progressive Direct Insurance Company	\$948	\$890	\$955	\$1,382	\$1,507	\$1,734	\$1,311	\$970	\$1,168
Progressive Northern Insurance Company	\$677	\$646	\$683	\$1,034	\$1,121	\$1,401	\$1,003	\$785	\$765
Safeco Insurance Company of Illinois	\$409	\$416	\$432	\$776	\$906	\$914	\$588	\$464	\$397
Sentinel Insurance Company, Ltd.	\$2,746	\$2,635	\$2,635	\$3,685	\$4,653	\$4,526	\$2,635	\$3,253	\$3,969
State Farm Fire and Casualty Company	\$1,103	\$1,064	\$1,064	\$1,818	\$2,019	\$1,956	\$1,064	\$1,064	\$1,437
State Farm Mutual Automobile Insurance Company	\$1,000	\$969	\$969	\$1,644	\$1,825	\$1,769	\$969	\$969	\$1,304
United Services Automobile Association	\$917	\$879	\$879	\$1,249	\$1,269	\$1,318	\$879	\$977	\$879
USAA Casualty Insurance Company	\$937	\$899	\$899	\$1,278	\$1,298	\$1,349	\$899	\$998	\$899
Viking Insurance Company of Wisconsin	\$2,954	\$2,708	\$2,708	\$4,235	\$4,826	\$4,738	\$3,437	\$3,378	\$2,872
Western United Insurance Company	\$921	\$936	\$949	\$1,432	\$1,734	\$1,767	\$1,131	\$975	\$1,211

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE A - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Sixteen-year-old single male. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,823	\$1,882	\$1,821	\$2,857	\$3,344	\$3,911	\$1,888	\$2,064	\$1,882
Allstate Indemnity Company	\$2,105	\$2,181	\$2,111	\$3,269	\$3,830	\$4,465	\$2,190	\$2,385	\$2,181
Allstate Insurance Company	\$1,870	\$1,844	\$1,844	\$2,897	\$3,350	\$3,718	\$1,844	\$2,070	\$1,844
Allstate Property and Casualty Insurance Company	\$2,026	\$1,977	\$1,977	\$3,208	\$3,704	\$4,143	\$1,977	\$2,246	\$1,977
American Access Casualty Company	\$2,764	\$2,801	\$2,801	\$3,492	\$4,887	\$4,869	\$2,801	\$3,027	\$2,801
American Family Mutual Insurance Company	\$1,442	\$1,485	\$1,485	\$2,395	\$2,797	\$2,491	\$1,485	\$1,619	\$1,442
American National Property and Casualty Company	\$896	\$846	\$924	\$1,452	\$1,829	\$1,899	\$1,259	\$1,183	\$1,019
Coast National Insurance Company	\$1,783	\$1,451	\$1,646	\$2,788	\$3,099	\$3,626	\$2,420	\$1,901	\$2,133
COUNTRY Mutual Insurance Company	\$1,090	\$1,042	\$1,042	\$1,873	\$2,391	\$1,873	\$1,301	\$1,278	\$1,299
COUNTRY Preferred Insurance Company	\$986	\$943	\$943	\$1,694	\$2,163	\$1,694	\$1,176	\$1,155	\$1,174
Esurance Insurance Company	\$2,461	\$1,737	\$1,958	\$2,842	\$3,163	\$3,676	\$2,667	\$1,965	\$2,330
GEICO General Insurance Company	\$1,132	\$1,162	\$1,162	\$1,412	\$1,611	\$1,703	\$1,162	\$1,222	\$1,162
GEICO Indemnity Company	\$1,571	\$1,614	\$1,614	\$1,865	\$2,170	\$2,178	\$1,614	\$1,636	\$1,614
Government Employees Insurance Company (GEICO)	\$1,132	\$1,162	\$1,162	\$1,412	\$1,611	\$1,703	\$1,162	\$1,222	\$1,162
IDS Property Casualty Insurance Company	\$1,346	\$1,413	\$1,413	\$2,214	\$2,436	\$2,214	\$1,413	\$1,554	\$1,783
Infinity Auto Insurance Company	\$1,566	\$1,422	\$1,589	\$2,367	\$2,912	\$3,120	\$2,179	\$1,663	\$1,924
Liberty Mutual Fire Insurance Company	\$1,747	\$1,832	\$1,827	\$2,902	\$3,357	\$3,357	\$1,827	\$2,046	\$2,189
Mid-Century Insurance Company	\$2,061	\$1,535	\$1,319	\$1,787	\$3,534	\$3,604	\$2,978	\$1,945	\$2,461
Nationwide Insurance Company of America	\$784	\$741	\$738	\$1,248	\$1,393	\$1,502	\$816	\$918	\$761
Nevada Capital Insurance Company	\$1,742	\$1,580	\$1,580	\$2,045	\$2,283	\$2,824	\$1,580	\$1,867	\$2,085
Nevada General Insurance Company	\$2,418	\$2,352	\$2,352	\$2,436	\$2,634	\$3,030	\$2,406	\$2,244	\$2,244
Progressive Direct Insurance Company	\$1,225	\$1,094	\$1,232	\$1,900	\$2,050	\$2,360	\$1,730	\$1,247	\$1,453
Progressive Northern Insurance Company	\$749	\$697	\$750	\$1,270	\$1,387	\$1,730	\$1,190	\$837	\$845
Safeco Insurance Company of Illinois	\$581	\$579	\$599	\$1,151	\$1,343	\$1,375	\$830	\$626	\$566
Sentinel Insurance Company, Ltd.	\$2,449	\$2,356	\$2,356	\$3,354	\$4,200	\$4,084	\$2,356	\$2,907	\$3,526
State Farm Fire and Casualty Company	\$1,422	\$1,352	\$1,352	\$2,451	\$2,735	\$2,652	\$1,352	\$1,352	\$1,819
State Farm Mutual Automobile Insurance Company	\$1,281	\$1,224	\$1,224	\$2,203	\$2,456	\$2,381	\$1,224	\$1,224	\$1,642
United Services Automobile Association	\$1,069	\$1,009	\$1,009	\$1,529	\$1,549	\$1,610	\$1,009	\$1,124	\$1,009
USAA Casualty Insurance Company	\$1,257	\$1,188	\$1,188	\$1,813	\$1,835	\$1,909	\$1,188	\$1,321	\$1,188
Viking Insurance Company of Wisconsin	\$3,935	\$3,552	\$3,552	\$5,838	\$6,608	\$6,554	\$4,594	\$4,528	\$3,771
Western United Insurance Company	\$843	\$842	\$845	\$1,378	\$1,692	\$1,716	\$1,053	\$881	\$1,099

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE A - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Sixteen-year-old single male. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,612	\$1,698	\$1,650	\$2,321	\$2,684	\$3,035	\$1,706	\$1,811	\$1,698
Allstate Indemnity Company	\$1,995	\$2,345	\$2,186	\$2,724	\$3,074	\$3,600	\$2,360	\$2,343	\$2,345
Allstate Insurance Company	\$1,577	\$1,588	\$1,588	\$2,260	\$2,596	\$2,816	\$1,588	\$1,734	\$1,588
Allstate Property and Casualty Insurance Company	\$1,790	\$1,788	\$1,788	\$2,596	\$2,975	\$3,240	\$1,788	\$1,971	\$1,788
American Access Casualty Company	\$2,593	\$2,567	\$2,567	\$3,290	\$4,587	\$4,572	\$2,567	\$2,829	\$2,567
American Family Mutual Insurance Company	\$1,424	\$1,499	\$1,499	\$2,213	\$2,600	\$2,292	\$1,499	\$1,575	\$1,424
American National Property and Casualty Company	\$655	\$628	\$695	\$1,031	\$1,285	\$1,318	\$919	\$864	\$768
Coast National Insurance Company	\$1,585	\$1,363	\$1,461	\$2,316	\$2,579	\$2,967	\$2,143	\$1,749	\$1,858
COUNTRY Mutual Insurance Company	\$929	\$908	\$908	\$1,533	\$1,972	\$1,533	\$1,117	\$1,086	\$1,119
Esurance Insurance Company	\$3,156	\$2,362	\$2,599	\$3,439	\$3,797	\$4,496	\$3,350	\$2,633	\$3,221
GEICO General Insurance Company	\$882	\$901	\$901	\$1,040	\$1,181	\$1,255	\$901	\$954	\$901
GEICO Indemnity Company	\$1,179	\$1,229	\$1,229	\$1,324	\$1,529	\$1,540	\$1,229	\$1,244	\$1,229
Government Employees Insurance Company (GEICO)	\$882	\$901	\$901	\$1,040	\$1,181	\$1,255	\$901	\$954	\$901
IDS Property Casualty Insurance Company	\$1,599	\$1,688	\$1,688	\$2,574	\$2,838	\$2,574	\$1,688	\$1,848	\$2,118
Infinity Auto Insurance Company	\$1,459	\$1,415	\$1,496	\$2,004	\$2,408	\$2,518	\$2,060	\$1,626	\$1,767
Liberty Mutual Fire Insurance Company	\$1,620	\$1,621	\$1,759	\$2,589	\$3,003	\$3,003	\$1,759	\$1,906	\$1,818
Mid-Century Insurance Company	\$1,567	\$1,297	\$1,327	\$2,669	\$3,833	\$3,265	\$2,144	\$1,867	\$2,779
Nationwide Insurance Company of America	\$812	\$798	\$784	\$1,172	\$1,311	\$1,405	\$851	\$945	\$806
Nevada Capital Insurance Company	\$1,669	\$1,518	\$1,518	\$1,871	\$2,093	\$2,573	\$1,518	\$1,787	\$2,005
Nevada General Insurance Company	\$2,484	\$2,418	\$2,418	\$2,418	\$2,616	\$3,018	\$2,436	\$2,298	\$2,298
Primero Insurance Company	\$3,360	\$3,169	\$3,169	\$5,724	\$6,596	\$6,165	\$3,897	\$3,897	\$3,169
Progressive Direct Insurance Company	\$976	\$916	\$984	\$1,410	\$1,541	\$1,777	\$1,336	\$999	\$1,211
Progressive Northern Insurance Company	\$629	\$607	\$638	\$921	\$1,000	\$1,248	\$908	\$740	\$713
Safeco Insurance Company of Illinois	\$420	\$424	\$440	\$793	\$926	\$932	\$600	\$473	\$405
Sentinel Insurance Company, Ltd.	\$2,785	\$2,674	\$2,674	\$3,718	\$4,703	\$4,575	\$2,674	\$3,296	\$4,024
State Farm Fire and Casualty Company	\$1,173	\$1,139	\$1,139	\$1,872	\$2,082	\$2,019	\$1,139	\$1,139	\$1,534
State Farm Mutual Automobile Insurance Company	\$1,065	\$1,040	\$1,040	\$1,696	\$1,885	\$1,829	\$1,040	\$1,040	\$1,394
United Services Automobile Association	\$855	\$817	\$817	\$1,168	\$1,187	\$1,232	\$817	\$910	\$817
USAA Casualty Insurance Company	\$868	\$830	\$830	\$1,185	\$1,204	\$1,251	\$830	\$924	\$830
Viking Insurance Company of Wisconsin	\$3,479	\$3,211	\$3,211	\$4,892	\$5,578	\$5,454	\$4,036	\$3,965	\$3,407
Western United Insurance Company	\$965	\$986	\$997	\$1,499	\$1,823	\$1,853	\$1,180	\$1,019	\$1,266

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE A - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Sixteen-year-old single male. Clean driving record. Good student ("A" average) with driver's education. Drives 10 miles round trip to school daily. Annual mileage is 2,900. Rated on father's policy from Example E. Multi-car discount applies.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,599	\$1,660	\$1,610	\$2,468	\$2,878	\$3,351	\$1,666	\$1,804	\$1,660
Allstate Indemnity Company	\$2,214	\$2,523	\$2,344	\$3,303	\$3,782	\$4,383	\$2,574	\$2,625	\$2,523
Allstate Insurance Company	\$1,823	\$1,817	\$1,817	\$2,780	\$3,210	\$3,564	\$1,817	\$2,012	\$1,817
Allstate Property and Casualty Insurance Company	\$1,952	\$1,925	\$1,925	\$3,048	\$3,512	\$3,934	\$1,925	\$2,159	\$1,925
American Access Casualty Company	\$2,776	\$2,758	\$2,758	\$3,554	\$4,906	\$4,888	\$2,758	\$3,034	\$2,758
American Family Mutual Insurance Company	\$1,644	\$1,712	\$1,712	\$2,658	\$3,111	\$2,759	\$1,712	\$1,835	\$1,644
American National Property and Casualty Company	\$738	\$709	\$778	\$1,188	\$1,486	\$1,534	\$1,036	\$972	\$854
Coast National Insurance Company	\$1,907	\$1,593	\$1,763	\$2,937	\$3,297	\$3,825	\$2,598	\$2,054	\$2,249
COUNTRY Mutual Insurance Company	\$1,111	\$1,059	\$1,059	\$1,910	\$2,436	\$1,910	\$1,324	\$1,304	\$1,326
COUNTRY Preferred Insurance Company	\$1,005	\$958	\$958	\$1,727	\$2,202	\$1,727	\$1,196	\$1,178	\$1,198
Esurance Insurance Company	\$3,204	\$2,336	\$2,583	\$3,685	\$4,026	\$4,788	\$3,457	\$2,629	\$3,126
GEICO General Insurance Company	\$1,121	\$1,135	\$1,135	\$1,397	\$1,609	\$1,681	\$1,135	\$1,195	\$1,135
GEICO Indemnity Company	\$1,457	\$1,493	\$1,493	\$1,722	\$2,004	\$2,009	\$1,493	\$1,520	\$1,493
Government Employees Insurance Company (GEICO)	\$1,121	\$1,135	\$1,135	\$1,397	\$1,609	\$1,681	\$1,135	\$1,195	\$1,135
IDS Property Casualty Insurance Company	\$1,439	\$1,522	\$1,522	\$2,320	\$2,555	\$2,320	\$1,522	\$1,658	\$1,903
Infinity Auto Insurance Company	\$1,902	\$1,768	\$1,940	\$2,827	\$3,462	\$3,692	\$2,676	\$2,048	\$2,319
Liberty Mutual Fire Insurance Company	\$1,932	\$2,048	\$2,045	\$3,158	\$3,650	\$3,650	\$2,045	\$2,263	\$2,427
Mid-Century Insurance Company	\$2,148	\$1,609	\$1,379	\$1,869	\$3,704	\$3,778	\$3,132	\$2,042	\$2,576
Nationwide Insurance Company of America	\$865	\$830	\$822	\$1,342	\$1,503	\$1,619	\$906	\$1,012	\$848
Nevada Capital Insurance Company	\$1,890	\$1,720	\$1,720	\$2,221	\$2,483	\$3,064	\$1,720	\$2,028	\$2,268
Nevada General Insurance Company	\$2,862	\$2,754	\$2,754	\$2,898	\$3,120	\$3,582	\$2,850	\$2,640	\$2,640
Progressive Direct Insurance Company	\$1,231	\$1,105	\$1,239	\$1,888	\$2,040	\$2,351	\$1,725	\$1,257	\$1,475
Progressive Northern Insurance Company	\$646	\$610	\$650	\$1,042	\$1,138	\$1,415	\$991	\$737	\$729
Safeco Insurance Company of Illinois	\$593	\$588	\$609	\$1,170	\$1,368	\$1,397	\$843	\$637	\$575
Sentinel Insurance Company, Ltd.	\$2,502	\$2,564	\$2,564	\$3,725	\$4,648	\$4,522	\$2,564	\$3,174	\$3,855
State Farm Fire and Casualty Company	\$1,460	\$1,399	\$1,399	\$2,444	\$2,727	\$2,645	\$1,399	\$1,399	\$1,881
State Farm Mutual Automobile Insurance Company	\$1,319	\$1,269	\$1,269	\$2,202	\$2,454	\$2,380	\$1,269	\$1,269	\$1,702
United Services Automobile Association	\$994	\$933	\$933	\$1,421	\$1,440	\$1,495	\$933	\$1,045	\$933
USAA Casualty Insurance Company	\$1,157	\$1,087	\$1,087	\$1,664	\$1,685	\$1,751	\$1,087	\$1,216	\$1,087
Viking Insurance Company of Wisconsin	\$4,424	\$4,013	\$4,013	\$6,442	\$7,304	\$7,219	\$5,151	\$5,072	\$4,266
Western United Insurance Company	\$882	\$883	\$883	\$1,439	\$1,771	\$1,791	\$1,096	\$922	\$1,146

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE B - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventeen-year-old single male. Average student ("C" average). One ticket 20 miles over the speed limit within past 12 months.
 Drives 10 miles round trip to school daily. Annual mileage is 4,000. Rated on father's policy from Example E. Multi-car discount applies.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$2,240	\$2,345	\$2,273	\$3,258	\$3,782	\$4,288	\$2,355	\$2,527	\$2,345
Allstate Indemnity Company	\$2,240	\$2,345	\$2,273	\$3,258	\$3,782	\$4,288	\$2,355	\$2,527	\$2,345
Allstate Insurance Company	\$1,951	\$1,946	\$1,946	\$2,819	\$3,240	\$3,505	\$1,946	\$2,149	\$1,946
Allstate Property and Casualty Insurance Company	\$2,181	\$2,151	\$2,151	\$3,202	\$3,675	\$3,989	\$2,151	\$2,407	\$2,151
American Access Casualty Company	\$2,479	\$2,553	\$2,553	\$3,224	\$4,534	\$4,460	\$2,553	\$2,810	\$2,553
American Family Mutual Insurance Company	\$1,739	\$1,800	\$1,800	\$2,795	\$3,274	\$2,902	\$1,800	\$1,939	\$1,739
American National Property and Casualty Company	\$1,078	\$1,015	\$1,117	\$1,722	\$2,154	\$2,223	\$1,519	\$1,450	\$1,244
Coast National Insurance Company	\$1,647	\$1,375	\$1,514	\$2,433	\$2,669	\$3,104	\$2,212	\$1,799	\$1,964
Esurance Insurance Company	\$2,674	\$1,960	\$2,170	\$2,950	\$3,267	\$3,850	\$2,831	\$2,199	\$2,657
GEICO General Insurance Company	\$1,404	\$1,443	\$1,443	\$1,608	\$1,893	\$2,008	\$1,443	\$1,515	\$1,443
GEICO Indemnity Company	\$1,721	\$2,182	\$1,799	\$1,938	\$2,237	\$2,810	\$2,242	\$2,260	\$1,799
Government Employees Insurance Company (GEICO)	\$1,404	\$1,443	\$1,443	\$1,608	\$1,893	\$2,008	\$1,443	\$1,515	\$1,443
IDS Property Casualty Insurance Company	\$1,927	\$1,986	\$1,986	\$3,294	\$3,628	\$3,294	\$1,986	\$2,238	\$2,561
Infinity Auto Insurance Company	\$1,342	\$1,274	\$1,369	\$1,861	\$2,253	\$2,358	\$1,871	\$1,478	\$1,636
Liberty Mutual Fire Insurance Company	\$2,189	\$2,353	\$2,353	\$3,557	\$3,301	\$3,301	\$2,353	\$2,580	\$2,778
Mid-Century Insurance Company	\$895	\$701	\$701	\$1,362	\$1,997	\$1,719	\$1,121	\$956	\$1,414
Nationwide Insurance Company of America	\$976	\$945	\$930	\$1,461	\$1,632	\$1,752	\$1,023	\$1,145	\$959
Nevada General Insurance Company	\$1,890	\$1,854	\$1,854	\$1,824	\$1,980	\$2,292	\$1,842	\$1,764	\$1,764
Primero Insurance Company	\$3,408	\$3,199	\$3,199	\$5,822	\$6,721	\$6,263	\$3,943	\$3,943	\$3,199
Progressive Direct Insurance Company	\$1,082	\$1,021	\$1,090	\$1,568	\$1,708	\$1,968	\$1,490	\$1,107	\$1,343
Progressive Northern Insurance Company	\$708	\$675	\$715	\$1,081	\$1,173	\$1,468	\$1,050	\$821	\$800
Safeco Insurance Company of Illinois	\$666	\$692	\$714	\$1,257	\$1,460	\$1,483	\$970	\$769	\$652
Sentinel Insurance Company, Ltd.	\$3,698	\$2,495	\$2,495	\$3,705	\$4,612	\$4,477	\$2,495	\$3,094	\$3,750
State Farm Fire and Casualty Company	\$1,666	\$1,607	\$1,607	\$2,745	\$3,045	\$2,950	\$1,607	\$1,607	\$2,173
State Farm Mutual Automobile Insurance Company	\$1,381	\$1,334	\$1,334	\$2,276	\$2,522	\$2,443	\$1,334	\$1,334	\$1,805
United Services Automobile Association	\$930	\$892	\$892	\$1,265	\$1,286	\$1,336	\$892	\$990	\$892
USAA Casualty Insurance Company	\$949	\$912	\$912	\$1,294	\$1,315	\$1,366	\$912	\$1,011	\$912
Viking Insurance Company of Wisconsin	\$2,968	\$2,726	\$2,726	\$4,251	\$4,848	\$4,755	\$3,454	\$3,391	\$2,888
Western United Insurance Company	\$1,241	\$1,267	\$1,287	\$1,914	\$2,309	\$2,361	\$1,524	\$1,317	\$1,639

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE B - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventeen-year-old single male. Average student ("C" average). One ticket 20 miles over the speed limit within past 12 months.
 Drives 10 miles round trip to school daily. Annual mileage is 4,000. Rated on father's policy from Example E. Multi-car discount applies.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$2,295	\$2,369	\$2,290	\$3,557	\$4,166	\$4,849	\$2,377	\$2,603	\$2,369
Allstate Indemnity Company	\$2,654	\$2,750	\$2,660	\$4,082	\$4,787	\$5,556	\$2,761	\$3,012	\$2,750
Allstate Insurance Company	\$2,289	\$2,259	\$2,259	\$3,515	\$4,066	\$4,485	\$2,259	\$2,536	\$2,259
Allstate Property and Casualty Insurance Company	\$2,433	\$2,370	\$2,370	\$3,832	\$4,428	\$4,922	\$2,370	\$2,702	\$2,370
American Access Casualty Company	\$2,656	\$2,754	\$2,754	\$3,492	\$4,866	\$4,778	\$2,754	\$3,027	\$2,754
American Family Mutual Insurance Company	\$2,049	\$2,101	\$2,101	\$3,424	\$4,000	\$3,565	\$2,101	\$2,307	\$2,049
American National Property and Casualty Company	\$1,241	\$1,166	\$1,274	\$2,010	\$2,534	\$2,627	\$1,745	\$1,651	\$1,409
Coast National Insurance Company	\$2,023	\$1,641	\$1,866	\$3,158	\$3,506	\$4,105	\$2,742	\$2,155	\$2,418
Esurance Insurance Company	\$2,824	\$2,006	\$2,247	\$3,292	\$3,631	\$4,265	\$3,061	\$2,273	\$2,679
GEICO General Insurance Company	\$1,786	\$1,820	\$1,820	\$2,239	\$2,576	\$2,694	\$1,820	\$1,903	\$1,820
GEICO Indemnity Company	\$2,119	\$1,799	\$2,182	\$2,511	\$2,922	\$3,640	\$2,709	\$2,752	\$2,182
Government Employees Insurance Company (GEICO)	\$1,786	\$1,820	\$1,820	\$2,239	\$2,576	\$2,694	\$1,820	\$1,903	\$1,820
IDS Property Casualty Insurance Company	\$1,729	\$1,787	\$1,787	\$2,961	\$3,257	\$2,961	\$1,787	\$2,004	\$2,299
Infinity Auto Insurance Company	\$1,801	\$1,640	\$1,827	\$2,718	\$3,344	\$3,582	\$2,507	\$1,915	\$2,209
Liberty Mutual Fire Insurance Company	\$2,629	\$2,756	\$2,753	\$4,385	\$5,084	\$5,084	\$2,753	\$3,089	\$3,309
Mid-Century Insurance Company	\$981	\$743	\$743	\$1,570	\$2,233	\$1,979	\$1,240	\$1,044	\$1,526
Nationwide Insurance Company of America	\$1,064	\$1,003	\$995	\$1,717	\$1,923	\$2,071	\$1,111	\$1,256	\$1,030
Nevada General Insurance Company	\$2,184	\$2,118	\$2,118	\$2,196	\$2,382	\$2,730	\$2,166	\$2,022	\$2,022
Progressive Direct Insurance Company	\$1,387	\$1,246	\$1,396	\$2,139	\$2,305	\$2,657	\$1,956	\$1,411	\$1,657
Progressive Northern Insurance Company	\$838	\$778	\$840	\$1,396	\$1,524	\$1,902	\$1,308	\$897	\$927
Safeco Insurance Company of Illinois	\$900	\$911	\$937	\$1,779	\$2,074	\$2,126	\$1,296	\$982	\$882
Sentinel Insurance Company, Ltd.	\$3,060	\$2,704	\$2,704	\$4,256	\$5,234	\$5,082	\$2,704	\$3,380	\$4,087
State Farm Fire and Casualty Company	\$2,132	\$2,031	\$2,031	\$3,675	\$4,093	\$3,966	\$2,031	\$2,031	\$2,737
State Farm Mutual Automobile Insurance Company	\$1,755	\$1,675	\$1,675	\$3,025	\$3,362	\$3,256	\$1,675	\$1,675	\$2,261
United Services Automobile Association	\$1,085	\$1,024	\$1,024	\$1,550	\$1,570	\$1,632	\$1,024	\$1,140	\$1,024
USAA Casualty Insurance Company	\$1,276	\$1,206	\$1,206	\$1,838	\$1,861	\$1,935	\$1,206	\$1,340	\$1,206
Viking Insurance Company of Wisconsin	\$3,951	\$3,570	\$3,570	\$5,856	\$6,633	\$6,574	\$4,612	\$4,542	\$3,788
Western United Insurance Company	\$1,171	\$1,173	\$1,181	\$1,897	\$2,319	\$2,360	\$1,462	\$1,228	\$1,531

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE B - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventeen-year-old single male. Average student ("C" average). One ticket 20 miles over the speed limit within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is 4,000. Rated on father's policy from Example E. Multi-car discount applies.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$2,045	\$2,154	\$2,093	\$2,932	\$3,392	\$3,825	\$2,164	\$2,300	\$2,154
Allstate Indemnity Company	\$2,425	\$2,864	\$2,670	\$3,283	\$3,706	\$4,359	\$2,881	\$2,844	\$2,864
Allstate Insurance Company	\$1,938	\$1,954	\$1,954	\$2,760	\$3,170	\$3,427	\$1,954	\$2,130	\$1,954
Allstate Property and Casualty Insurance Company	\$2,140	\$2,133	\$2,133	\$3,097	\$3,550	\$3,853	\$2,133	\$2,358	\$2,133
American Access Casualty Company	\$2,503	\$2,531	\$2,531	\$3,250	\$4,570	\$4,498	\$2,531	\$2,829	\$2,531
American Family Mutual Insurance Company	\$2,019	\$2,113	\$2,113	\$3,157	\$3,705	\$3,270	\$2,113	\$2,237	\$2,019
American National Property and Casualty Company	\$904	\$859	\$949	\$1,426	\$1,781	\$1,826	\$1,268	\$1,203	\$1,055
Coast National Insurance Company	\$1,797	\$1,540	\$1,655	\$2,622	\$2,916	\$3,355	\$2,425	\$1,982	\$2,108
Esurance Insurance Company	\$3,641	\$2,723	\$2,996	\$3,966	\$4,384	\$5,194	\$3,869	\$3,038	\$3,718
GEICO General Insurance Company	\$1,304	\$1,333	\$1,333	\$1,538	\$1,746	\$1,856	\$1,333	\$1,412	\$1,333
GEICO Indemnity Company	\$1,604	\$2,018	\$1,673	\$1,798	\$2,078	\$2,075	\$2,058	\$2,057	\$1,673
Government Employees Insurance Company (GEICO)	\$1,304	\$1,333	\$1,333	\$1,538	\$1,746	\$1,856	\$1,333	\$1,412	\$1,333
IDS Property Casualty Insurance Company	\$2,042	\$2,120	\$2,120	\$3,427	\$3,774	\$3,427	\$2,120	\$2,370	\$2,713
Infinity Auto Insurance Company	\$1,685	\$1,641	\$1,729	\$2,312	\$2,777	\$2,903	\$2,384	\$1,882	\$2,037
Liberty Mutual Fire Insurance Company	\$2,474	\$2,475	\$2,687	\$3,951	\$4,587	\$4,587	\$2,687	\$2,913	\$2,778
Mid-Century Insurance Company	\$936	\$732	\$732	\$1,426	\$2,088	\$1,800	\$1,174	\$1,000	\$1,478
Nationwide Insurance Company of America	\$1,114	\$1,093	\$1,072	\$1,629	\$1,824	\$1,959	\$1,171	\$1,305	\$1,106
Nevada General Insurance Company	\$2,220	\$2,178	\$2,178	\$2,166	\$2,346	\$2,712	\$2,184	\$2,070	\$2,070
Primero Insurance Company	\$3,841	\$3,609	\$3,609	\$6,520	\$7,519	\$7,010	\$4,439	\$4,439	\$3,609
Progressive Direct Insurance Company	\$1,115	\$1,052	\$1,126	\$1,605	\$1,753	\$2,024	\$1,528	\$1,142	\$1,393
Progressive Northern Insurance Company	\$658	\$637	\$667	\$962	\$1,045	\$1,303	\$950	\$774	\$744
Safeco Insurance Company of Illinois	\$679	\$701	\$724	\$1,278	\$1,488	\$1,507	\$985	\$781	\$662
Sentinel Insurance Company, Ltd.	\$3,743	\$3,792	\$3,756	\$3,420	\$4,452	\$4,493	\$2,542	\$3,128	\$3,827
State Farm Fire and Casualty Company	\$1,773	\$1,723	\$1,723	\$2,829	\$3,143	\$3,049	\$1,723	\$1,723	\$2,322
State Farm Mutual Automobile Insurance Company	\$1,472	\$1,431	\$1,431	\$2,347	\$2,606	\$2,528	\$1,431	\$1,431	\$1,929
United Services Automobile Association	\$868	\$830	\$830	\$1,184	\$1,204	\$1,249	\$830	\$923	\$830
USAA Casualty Insurance Company	\$881	\$843	\$843	\$1,202	\$1,221	\$1,268	\$843	\$937	\$843
Viking Insurance Company of Wisconsin	\$3,496	\$3,232	\$3,232	\$4,910	\$5,604	\$5,473	\$4,056	\$3,981	\$3,427
Western United Insurance Company	\$1,291	\$1,326	\$1,344	\$1,994	\$2,415	\$2,463	\$1,584	\$1,372	\$1,703

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE B - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Seventeen-year-old single male. Average student ("C" average). One ticket 20 miles over the speed limit within past 12 months. Drives 10 miles round trip to school daily. Annual mileage is 4,000. Rated on father's policy from Example E. Multi-car discount applies.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$2,011	\$2,090	\$2,025	\$3,072	\$3,586	\$4,154	\$2,097	\$2,273	\$2,090
Allstate Indemnity Company	\$2,669	\$3,058	\$2,840	\$3,934	\$4,507	\$5,249	\$3,120	\$3,163	\$3,058
Allstate Insurance Company	\$2,230	\$2,225	\$2,225	\$3,368	\$3,891	\$4,291	\$2,225	\$2,463	\$2,225
Allstate Property and Casualty Insurance Company	\$2,333	\$2,296	\$2,296	\$3,621	\$4,177	\$4,647	\$2,296	\$2,584	\$2,296
American Access Casualty Company	\$2,670	\$2,715	\$2,715	\$3,508	\$4,886	\$4,801	\$2,715	\$3,034	\$2,715
American Family Mutual Insurance Company	\$2,329	\$2,414	\$2,414	\$3,787	\$4,431	\$3,933	\$2,414	\$2,606	\$2,329
American National Property and Casualty Company	\$1,016	\$967	\$1,060	\$1,634	\$2,050	\$2,115	\$1,428	\$1,349	\$1,172
Coast National Insurance Company	\$2,158	\$1,800	\$1,994	\$3,321	\$3,724	\$4,322	\$2,937	\$2,325	\$2,547
Esurance Insurance Company	\$3,714	\$2,689	\$2,991	\$4,240	\$4,674	\$5,514	\$4,012	\$3,028	\$3,622
GEICO General Insurance Company	\$1,650	\$1,672	\$1,672	\$2,053	\$2,364	\$2,377	\$1,672	\$1,760	\$1,672
GEICO Indemnity Company	\$1,965	\$1,673	\$2,018	\$2,317	\$2,697	\$2,688	\$2,634	\$2,631	\$2,018
Government Employees Insurance Company (GEICO)	\$1,650	\$1,672	\$1,672	\$2,053	\$2,364	\$2,377	\$1,672	\$1,760	\$1,672
IDS Property Casualty Insurance Company	\$1,832	\$1,906	\$1,906	\$3,078	\$3,389	\$3,078	\$1,906	\$2,120	\$2,433
Infinity Auto Insurance Company	\$2,190	\$2,043	\$2,235	\$3,253	\$3,981	\$4,245	\$3,087	\$2,364	\$2,669
Liberty Mutual Fire Insurance Company	\$2,914	\$3,091	\$3,087	\$4,779	\$5,534	\$5,534	\$3,087	\$3,422	\$3,674
Mid-Century Insurance Company	\$1,033	\$779	\$779	\$1,659	\$2,353	\$2,093	\$1,308	\$1,098	\$1,604
Nationwide Insurance Company of America	\$1,182	\$1,131	\$1,119	\$1,854	\$2,081	\$2,241	\$1,238	\$1,390	\$1,156
Nevada General Insurance Company	\$2,562	\$2,472	\$2,472	\$2,604	\$2,814	\$3,222	\$2,562	\$2,370	\$2,370
Progressive Direct Insurance Company	\$1,397	\$1,260	\$1,408	\$2,131	\$2,303	\$2,657	\$1,956	\$1,424	\$1,685
Progressive Northern Insurance Company	\$718	\$675	\$721	\$1,142	\$1,247	\$1,553	\$1,088	\$807	\$800
Safeco Insurance Company of Illinois	\$915	\$923	\$950	\$1,806	\$2,108	\$2,157	\$1,314	\$996	\$894
Sentinel Insurance Company, Ltd.	\$3,056	\$2,842	\$2,842	\$3,897	\$5,182	\$5,032	\$2,842	\$3,515	\$4,262
State Farm Fire and Casualty Company	\$2,194	\$2,105	\$2,105	\$3,672	\$4,089	\$3,965	\$2,105	\$2,105	\$2,835
State Farm Mutual Automobile Insurance Company	\$1,810	\$1,739	\$1,739	\$3,028	\$3,367	\$3,263	\$1,739	\$1,739	\$2,346
United Services Automobile Association	\$1,009	\$948	\$948	\$1,441	\$1,461	\$1,516	\$948	\$1,060	\$948
USAA Casualty Insurance Company	\$1,175	\$1,105	\$1,105	\$1,688	\$1,710	\$1,776	\$1,105	\$1,234	\$1,105
Viking Insurance Company of Wisconsin	\$4,443	\$4,036	\$4,036	\$6,464	\$7,333	\$7,242	\$5,173	\$5,089	\$4,288
Western United Insurance Company	\$1,216	\$1,225	\$1,230	\$1,971	\$2,419	\$2,453	\$1,516	\$1,277	\$1,588

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE C - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. "At Fault" accident within past 12 months (under \$900 damage). Attends college full time and maintains "B" average grades. Drives 25 miles round trip to school and to her part-time job daily. Annual mileage is 14,000.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$937	\$977	\$948	\$1,379	\$1,610	\$1,832	\$983	\$1,058	\$977
Allstate Indemnity Company	\$937	\$977	\$948	\$1,379	\$1,610	\$1,832	\$983	\$1,058	\$977
Allstate Insurance Company	\$1,122	\$1,110	\$1,110	\$1,639	\$1,888	\$2,041	\$1,110	\$1,237	\$1,110
Allstate Property and Casualty Insurance Company	\$1,182	\$1,161	\$1,161	\$1,741	\$1,996	\$2,166	\$1,161	\$1,306	\$1,161
American Access Casualty Company	\$1,773	\$1,984	\$1,984	\$2,279	\$2,509	\$2,617	\$1,984	\$1,973	\$1,984
American Family Mutual Insurance Company	\$771	\$804	\$804	\$1,246	\$1,461	\$1,295	\$804	\$859	\$771
American National Property and Casualty Company	\$1,135	\$1,063	\$1,172	\$1,818	\$2,278	\$2,345	\$1,599	\$1,522	\$1,304
Coast National Insurance Company	\$1,187	\$989	\$1,091	\$1,753	\$1,927	\$2,236	\$1,590	\$1,297	\$1,414
COUNTRY Mutual Insurance Company	\$843	\$819	\$819	\$1,399	\$1,793	\$1,399	\$1,010	\$986	\$1,013
Esurance Insurance Company	\$1,239	\$947	\$1,032	\$1,359	\$1,505	\$1,743	\$1,321	\$1,052	\$1,230
GEICO General Insurance Company	\$799	\$822	\$822	\$947	\$1,073	\$1,124	\$822	\$852	\$822
GEICO Indemnity Company	\$1,281	\$1,332	\$1,332	\$1,312	\$1,680	\$1,693	\$1,332	\$1,347	\$1,332
Government Employees Insurance Company (GEICO)	\$799	\$822	\$822	\$947	\$1,073	\$1,124	\$822	\$852	\$822
IDS Property Casualty Insurance Company	\$1,218	\$1,300	\$1,300	\$1,922	\$2,119	\$1,922	\$1,300	\$1,405	\$1,610
Infinity Auto Insurance Company	\$805	\$760	\$821	\$1,124	\$1,372	\$1,434	\$1,120	\$883	\$974
Liberty Mutual Fire Insurance Company	\$764	\$808	\$813	\$1,250	\$1,446	\$1,446	\$813	\$900	\$965
Mid-Century Insurance Company	\$2,275	\$1,792	\$1,792	\$3,502	\$5,036	\$4,261	\$2,802	\$2,461	\$3,652
Nationwide Insurance Company of America	\$795	\$775	\$764	\$1,180	\$1,319	\$1,415	\$833	\$926	\$786
Nevada General Insurance Company	\$1,938	\$1,896	\$1,896	\$1,908	\$2,076	\$2,388	\$1,902	\$1,806	\$1,806
Primero Insurance Company	\$2,479	\$2,303	\$2,303	\$4,125	\$4,722	\$4,390	\$2,815	\$2,815	\$2,303
Progressive Direct Insurance Company	\$1,009	\$968	\$1,047	\$1,514	\$1,647	\$1,901	\$1,431	\$1,061	\$1,286
Progressive Northern Insurance Company	\$1,002	\$938	\$999	\$1,547	\$1,678	\$2,091	\$1,484	\$1,148	\$1,129
Safeco Insurance Company of Illinois	\$599	\$624	\$633	\$1,048	\$1,207	\$1,221	\$846	\$681	\$586
Sentinel Insurance Company, Ltd.	\$1,322	\$1,139	\$975	\$1,504	\$1,922	\$1,824	\$1,139	\$1,386	\$1,653
State Farm Fire and Casualty Company	\$765	\$731	\$731	\$1,267	\$1,414	\$1,372	\$731	\$731	\$986
State Farm Mutual Automobile Insurance Company	\$557	\$536	\$536	\$920	\$1,026	\$996	\$536	\$536	\$720
United Services Automobile Association	\$619	\$600	\$600	\$816	\$830	\$859	\$600	\$656	\$600
USAA Casualty Insurance Company	\$640	\$619	\$619	\$849	\$862	\$893	\$619	\$678	\$619
Viking Insurance Company of Wisconsin	\$1,712	\$1,617	\$1,617	\$2,381	\$2,737	\$2,639	\$1,986	\$1,930	\$1,698
Western United Insurance Company	\$1,168	\$1,208	\$1,228	\$1,807	\$2,174	\$2,231	\$1,454	\$1,249	\$1,552

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE C - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. "At Fault" accident within past 12 months (under \$900 damage). Attends college full time and maintains "B" average grades. Drives 25 miles round trip to school and to her part-time job daily. Annual mileage is 14,000.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$997	\$1,023	\$990	\$1,581	\$1,856	\$2,176	\$1,026	\$1,132	\$1,023
Allstate Indemnity Company	\$1,146	\$1,180	\$1,142	\$1,800	\$2,116	\$2,473	\$1,185	\$1,301	\$1,180
Allstate Insurance Company	\$1,320	\$1,292	\$1,292	\$2,045	\$2,371	\$2,609	\$1,292	\$1,465	\$1,292
Allstate Property and Casualty Insurance Company	\$1,339	\$1,298	\$1,298	\$2,123	\$2,453	\$2,723	\$1,298	\$1,491	\$1,298
American Access Casualty Company	\$1,869	\$2,114	\$2,114	\$2,419	\$2,674	\$2,781	\$2,114	\$2,089	\$2,114
American Family Mutual Insurance Company	\$928	\$958	\$958	\$1,562	\$1,820	\$1,625	\$958	\$1,043	\$928
American National Property and Casualty Company	\$1,316	\$1,236	\$1,352	\$2,141	\$2,703	\$2,802	\$1,845	\$1,745	\$1,485
Coast National Insurance Company	\$1,484	\$1,200	\$1,367	\$2,326	\$2,590	\$3,028	\$2,009	\$1,576	\$1,773
COUNTRY Mutual Insurance Company	\$1,024	\$971	\$971	\$1,770	\$2,250	\$1,770	\$1,214	\$1,201	\$1,216
Esurance Insurance Company	\$1,239	\$904	\$1,005	\$1,421	\$1,588	\$1,815	\$1,353	\$1,013	\$1,165
GEICO General Insurance Company	\$1,036	\$1,053	\$1,053	\$1,300	\$1,494	\$1,552	\$1,053	\$1,088	\$1,053
GEICO Indemnity Company	\$1,627	\$1,663	\$1,663	\$1,763	\$2,277	\$2,280	\$1,663	\$1,691	\$1,663
Government Employees Insurance Company (GEICO)	\$1,036	\$1,053	\$1,053	\$1,300	\$1,494	\$1,552	\$1,053	\$1,088	\$1,053
IDS Property Casualty Insurance Company	\$1,107	\$1,179	\$1,179	\$1,747	\$1,924	\$1,747	\$1,179	\$1,270	\$1,456
Infinity Auto Insurance Company	\$1,101	\$994	\$1,113	\$1,677	\$2,072	\$2,223	\$1,527	\$1,164	\$1,344
Liberty Mutual Fire Insurance Company	\$971	\$1,002	\$1,007	\$1,606	\$1,844	\$1,844	\$1,007	\$1,131	\$1,204
Mid-Century Insurance Company	\$2,425	\$1,853	\$1,853	\$3,936	\$5,515	\$4,785	\$3,012	\$2,615	\$3,862
Nationwide Insurance Company of America	\$869	\$825	\$819	\$1,394	\$1,564	\$1,685	\$911	\$1,019	\$848
Nevada General Insurance Company	\$2,280	\$2,202	\$2,202	\$2,346	\$2,544	\$2,898	\$2,292	\$2,118	\$2,118
Progressive Direct Insurance Company	\$1,341	\$1,195	\$1,351	\$2,086	\$2,244	\$2,589	\$1,894	\$1,365	\$1,600
Progressive Northern Insurance Company	\$1,237	\$1,129	\$1,228	\$2,133	\$2,324	\$2,898	\$1,976	\$1,362	\$1,387
Safeco Insurance Company of Illinois	\$746	\$758	\$771	\$1,388	\$1,609	\$1,635	\$1,048	\$811	\$730
Sentinel Insurance Company, Ltd.	\$1,242	\$1,169	\$1,085	\$1,629	\$2,012	\$1,932	\$1,169	\$1,413	\$1,663
State Farm Fire and Casualty Company	\$1,036	\$973	\$973	\$1,792	\$2,025	\$1,969	\$973	\$973	\$1,295
State Farm Mutual Automobile Insurance Company	\$746	\$705	\$705	\$1,287	\$1,452	\$1,410	\$705	\$705	\$937
United Services Automobile Association	\$750	\$716	\$716	\$1,029	\$1,042	\$1,079	\$716	\$784	\$716
USAA Casualty Insurance Company	\$817	\$781	\$781	\$1,129	\$1,143	\$1,184	\$781	\$854	\$781
Viking Insurance Company of Wisconsin	\$2,161	\$2,055	\$2,055	\$3,185	\$3,633	\$3,543	\$2,571	\$2,504	\$2,161
Western United Insurance Company	\$1,125	\$1,136	\$1,145	\$1,834	\$2,240	\$2,292	\$1,426	\$1,185	\$1,473

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE C - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. "At Fault" accident within past 12 months (under \$900 damage). Attends college full time and maintains "B" average grades. Drives 25 miles round trip to school and to her part-time job daily. Annual mileage is 14,000.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$851	\$894	\$870	\$1,234	\$1,437	\$1,626	\$900	\$958	\$894
Allstate Indemnity Company	\$1,382	\$1,627	\$1,517	\$1,866	\$2,106	\$2,464	\$1,635	\$1,625	\$1,627
Allstate Insurance Company	\$1,114	\$1,114	\$1,114	\$1,606	\$1,849	\$1,998	\$1,114	\$1,227	\$1,114
Allstate Property and Casualty Insurance Company	\$1,154	\$1,146	\$1,146	\$1,675	\$1,918	\$2,081	\$1,146	\$1,273	\$1,146
American Access Casualty Company	\$1,829	\$2,028	\$2,028	\$2,347	\$2,522	\$2,650	\$2,028	\$775	\$2,029
American Family Mutual Insurance Company	\$894	\$944	\$944	\$1,407	\$1,654	\$1,460	\$944	\$991	\$894
American National Property and Casualty Company	\$943	\$894	\$985	\$1,495	\$1,871	\$1,919	\$1,330	\$1,259	\$1,098
Coast National Insurance Company	\$1,301	\$1,117	\$1,196	\$1,895	\$2,117	\$2,428	\$1,753	\$1,434	\$1,522
COUNTRY Mutual Insurance Company	\$862	\$835	\$835	\$1,432	\$1,833	\$1,432	\$832	\$1,010	\$1,037
Esurance Insurance Company	\$1,657	\$1,277	\$1,385	\$1,794	\$1,987	\$2,319	\$1,769	\$1,414	\$1,679
GEICO General Insurance Company	\$975	\$972	\$972	\$982	\$986	\$1,043	\$755	\$791	\$755
GEICO Indemnity Company	\$1,193	\$1,139	\$1,239	\$1,218	\$1,561	\$1,572	\$1,239	\$1,259	\$1,239
Government Employees Insurance Company (GEICO)	\$975	\$972	\$972	\$982	\$986	\$1,043	\$755	\$791	\$755
IDS Property Casualty Insurance Company	\$1,316	\$1,413	\$1,413	\$2,032	\$2,242	\$2,032	\$1,413	\$1,513	\$1,735
Infinity Auto Insurance Company	\$928	\$900	\$949	\$1,281	\$1,558	\$1,619	\$1,310	\$1,032	\$1,112
Liberty Mutual Fire Insurance Company	\$858	\$843	\$923	\$1,380	\$1,595	\$1,595	\$923	\$1,010	\$965
Mid-Century Insurance Company	\$2,373	\$1,870	\$1,870	\$3,646	\$5,239	\$4,434	\$2,921	\$2,566	\$3,806
Nationwide Insurance Company of America	\$907	\$895	\$882	\$1,317	\$1,478	\$1,583	\$956	\$1,054	\$906
Nevada General Insurance Company	\$2,286	\$2,232	\$2,232	\$2,274	\$2,454	\$2,820	\$2,262	\$2,118	\$2,118
Primero Insurance Company	\$2,812	\$2,612	\$2,612	\$4,655	\$5,323	\$4,948	\$3,189	\$3,189	\$2,612
Progressive Direct Insurance Company	\$1,097	\$1,024	\$1,108	\$1,603	\$1,744	\$2,011	\$1,512	\$1,122	\$1,363
Progressive Northern Insurance Company	\$946	\$893	\$946	\$1,409	\$1,529	\$1,902	\$1,339	\$1,097	\$1,066
Safeco Insurance Company of Illinois	\$621	\$647	\$653	\$1,081	\$1,248	\$1,259	\$876	\$703	\$605
Sentinel Insurance Company, Ltd.	\$2,924	\$2,214	\$1,955	\$3,230	\$4,048	\$3,883	\$2,214	\$2,737	\$3,289
State Farm Fire and Casualty Company	\$806	\$776	\$776	\$1,294	\$1,445	\$1,403	\$776	\$776	\$1,046
State Farm Mutual Automobile Insurance Company	\$589	\$571	\$571	\$942	\$1,052	\$1,021	\$571	\$571	\$765
United Services Automobile Association	\$581	\$562	\$562	\$766	\$779	\$806	\$562	\$615	\$562
USAA Casualty Insurance Company	\$597	\$577	\$577	\$791	\$804	\$832	\$577	\$632	\$577
Viking Insurance Company of Wisconsin	\$2,049	\$1,943	\$1,943	\$2,799	\$3,218	\$3,093	\$2,370	\$2,306	\$2,045
Western United Insurance Company	\$1,211	\$1,260	\$1,278	\$1,872	\$2,263	\$2,316	\$1,503	\$1,299	\$1,606

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE C - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. "At Fault" accident within past 12 months (under \$900 damage). Attends college full time and maintains "B" average grades. Drives 25 miles round trip to school and to her part-time job daily. Annual mileage is 14,000.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$870	\$899	\$872	\$1,360	\$1,592	\$1,858	\$902	\$984	\$899
Allstate Indemnity Company	\$1,513	\$1,729	\$1,607	\$2,217	\$2,539	\$2,940	\$1,760	\$1,798	\$1,729
Allstate Insurance Company	\$1,285	\$1,272	\$1,272	\$1,961	\$2,270	\$2,499	\$1,272	\$1,423	\$1,272
Allstate Property and Casualty Insurance Company	\$1,277	\$1,251	\$1,251	\$1,995	\$2,300	\$2,557	\$1,251	\$1,418	\$1,251
American Access Casualty Company	\$1,921	\$2,131	\$2,131	\$2,483	\$2,673	\$2,803	\$2,131	\$885	\$2,132
American Family Mutual Insurance Company	\$1,051	\$1,098	\$1,098	\$1,723	\$2,014	\$1,790	\$1,098	\$1,174	\$1,051
American National Property and Casualty Company	\$1,072	\$1,018	\$1,115	\$1,727	\$2,172	\$2,243	\$1,503	\$1,419	\$1,230
Coast National Insurance Company	\$1,586	\$1,320	\$1,463	\$2,447	\$2,753	\$3,189	\$2,155	\$1,703	\$1,868
COUNTRY Mutual Insurance Company	\$1,044	\$987	\$987	\$1,805	\$2,292	\$1,805	\$1,037	\$1,226	\$1,242
Esurance Insurance Company	\$1,576	\$1,183	\$1,289	\$1,813	\$1,983	\$2,330	\$1,713	\$1,323	\$1,525
GEICO General Insurance Company	\$1,328	\$1,318	\$1,318	\$1,358	\$1,372	\$1,426	\$965	\$1,005	\$965
GEICO Indemnity Company	\$1,511	\$1,541	\$1,541	\$1,630	\$2,107	\$2,105	\$1,541	\$1,571	\$1,541
Government Employees Insurance Company (GEICO)	\$1,328	\$1,318	\$1,318	\$1,358	\$1,372	\$1,426	\$965	\$1,005	\$965
IDS Property Casualty Insurance Company	\$1,193	\$1,281	\$1,281	\$1,844	\$2,034	\$1,844	\$1,281	\$1,366	\$1,568
Infinity Auto Insurance Company	\$1,222	\$1,135	\$1,244	\$1,832	\$2,260	\$2,406	\$1,721	\$1,313	\$1,481
Liberty Mutual Fire Insurance Company	\$1,065	\$1,111	\$1,117	\$1,736	\$1,992	\$1,992	\$1,117	\$1,241	\$1,326
Mid-Century Insurance Company	\$2,537	\$1,935	\$1,935	\$4,120	\$5,765	\$5,012	\$3,154	\$2,734	\$4,035
Nationwide Insurance Company of America	\$964	\$930	\$921	\$1,507	\$1,695	\$1,824	\$1,016	\$1,129	\$950
Nevada General Insurance Company	\$2,682	\$2,580	\$2,580	\$2,784	\$2,994	\$3,420	\$2,706	\$2,484	\$2,484
Progressive Direct Insurance Company	\$1,412	\$1,255	\$1,422	\$2,195	\$2,359	\$2,718	\$1,991	\$1,437	\$1,685
Progressive Northern Insurance Company	\$1,096	\$1,013	\$1,091	\$1,817	\$1,979	\$2,466	\$1,705	\$1,226	\$1,231
Safeco Insurance Company of Illinois	\$768	\$780	\$791	\$1,423	\$1,652	\$1,675	\$1,078	\$833	\$749
Sentinel Insurance Company, Ltd.	\$2,127	\$1,760	\$1,934	\$2,952	\$3,653	\$3,522	\$1,978	\$2,443	\$2,926
State Farm Fire and Casualty Company	\$1,047	\$991	\$991	\$1,762	\$1,988	\$1,932	\$991	\$991	\$1,323
State Farm Mutual Automobile Insurance Company	\$757	\$721	\$721	\$1,270	\$1,430	\$1,390	\$721	\$721	\$960
United Services Automobile Association	\$703	\$669	\$669	\$961	\$974	\$1,007	\$669	\$735	\$669
USAA Casualty Insurance Company	\$758	\$722	\$722	\$1,041	\$1,054	\$1,091	\$722	\$792	\$722
Viking Insurance Company of Wisconsin	\$2,517	\$2,349	\$2,349	\$3,560	\$4,067	\$3,954	\$2,921	\$2,845	\$2,477
Western United Insurance Company	\$1,161	\$1,179	\$1,185	\$1,891	\$2,315	\$2,363	\$1,467	\$1,223	\$1,518

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE D - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-four-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$860	\$901	\$876	\$1,270	\$1,489	\$1,697	\$908	\$972	\$901
Allstate Indemnity Company	\$860	\$901	\$876	\$1,270	\$1,489	\$1,697	\$908	\$972	\$901
Allstate Insurance Company	\$931	\$931	\$931	\$1,350	\$1,555	\$1,685	\$931	\$1,026	\$931
Allstate Property and Casualty Insurance Company	\$886	\$874	\$874	\$1,311	\$1,506	\$1,643	\$874	\$977	\$874
American Access Casualty Company	\$1,236	\$1,381	\$1,381	\$1,642	\$1,706	\$1,810	\$1,381	\$1,369	\$1,381
American Family Mutual Insurance Company	\$1,483	\$1,548	\$1,548	\$2,397	\$2,813	\$2,492	\$1,548	\$1,654	\$1,483
American National Property and Casualty Company	\$827	\$780	\$861	\$1,328	\$1,659	\$1,711	\$1,164	\$1,102	\$954
Coast National Insurance Company	\$782	\$655	\$718	\$1,142	\$1,259	\$1,458	\$1,046	\$856	\$928
Esurance Insurance Company	\$1,081	\$839	\$875	\$1,191	\$1,321	\$1,513	\$1,158	\$926	\$1,056
Farmers Insurance Exchange	\$945	\$814	\$814	\$1,633	\$2,309	\$2,320	\$1,431	\$1,145	\$1,736
GEICO General Insurance Company	\$452	\$464	\$464	\$537	\$608	\$638	\$464	\$478	\$464
GEICO Indemnity Company	\$795	\$828	\$828	\$899	\$1,035	\$1,040	\$828	\$827	\$828
Government Employees Insurance Company (GEICO)	\$452	\$464	\$464	\$537	\$608	\$638	\$464	\$478	\$464
IDS Property Casualty Insurance Company	\$1,183	\$1,264	\$1,264	\$1,902	\$2,103	\$1,902	\$1,264	\$1,360	\$1,558
Infinity Auto Insurance Company	\$645	\$608	\$655	\$909	\$1,108	\$1,162	\$899	\$707	\$780
Liberty Mutual Fire Insurance Company	\$856	\$918	\$918	\$1,391	\$1,611	\$1,611	\$918	\$1,004	\$1,078
Mid-Century Insurance Company	\$1,384	\$1,070	\$1,070	\$2,156	\$3,104	\$2,655	\$1,726	\$1,497	\$2,222
Nationwide Insurance Company of America	\$659	\$641	\$646	\$1,003	\$1,139	\$1,219	\$718	\$792	\$663
Nevada Capital Insurance Company	\$739	\$672	\$672	\$826	\$920	\$1,130	\$672	\$788	\$882
Nevada General Insurance Company	\$1,512	\$1,482	\$1,482	\$1,500	\$1,620	\$1,866	\$1,488	\$1,410	\$1,410
Primero Insurance Company	\$2,171	\$2,031	\$2,031	\$3,592	\$4,106	\$3,857	\$2,495	\$2,495	\$2,031
Progressive Direct Insurance Company	\$805	\$761	\$808	\$1,150	\$1,250	\$1,429	\$1,100	\$821	\$977
Progressive Northern Insurance Company	\$767	\$732	\$772	\$1,168	\$1,270	\$1,583	\$1,133	\$886	\$863
Safeco Insurance Company of Illinois	\$419	\$436	\$441	\$709	\$812	\$824	\$583	\$474	\$410
State Farm Fire and Casualty Company	\$857	\$825	\$825	\$1,411	\$1,575	\$1,529	\$825	\$825	\$1,108
United Services Automobile Association	\$524	\$513	\$513	\$674	\$686	\$709	\$513	\$553	\$513
USAA Casualty Insurance Company	\$531	\$518	\$518	\$691	\$703	\$727	\$518	\$560	\$518
Viking Insurance Company of Wisconsin	\$1,429	\$1,362	\$1,362	\$1,971	\$2,272	\$2,178	\$1,657	\$1,605	\$1,427
Western United Insurance Company	\$885	\$927	\$941	\$1,378	\$1,665	\$1,709	\$1,109	\$954	\$1,176

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE D - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-four-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,068	\$1,102	\$1,068	\$1,688	\$1,990	\$2,333	\$1,107	\$1,212	\$1,102
Allstate Indemnity Company	\$1,068	\$1,102	\$1,068	\$1,688	\$1,990	\$2,333	\$1,107	\$1,212	\$1,102
Allstate Insurance Company	\$1,117	\$1,102	\$1,102	\$1,733	\$2,009	\$2,222	\$1,102	\$1,239	\$1,102
Allstate Property and Casualty Insurance Company	\$1,014	\$986	\$986	\$1,629	\$1,884	\$2,112	\$986	\$1,127	\$986
American Access Casualty Company	\$1,308	\$1,466	\$1,466	\$1,745	\$1,829	\$1,931	\$1,466	\$1,457	\$1,466
American Family Mutual Insurance Company	\$1,766	\$1,824	\$1,824	\$2,972	\$3,468	\$3,093	\$1,824	\$1,990	\$1,766
American National Property and Casualty Company	\$966	\$913	\$999	\$1,578	\$1,987	\$2,062	\$1,353	\$1,270	\$1,093
Coast National Insurance Company	\$966	\$785	\$891	\$1,501	\$1,673	\$1,951	\$1,308	\$1,031	\$1,150
Esurance Insurance Company	\$1,345	\$998	\$1,095	\$1,570	\$1,731	\$1,991	\$1,473	\$1,116	\$1,251
Farmers Insurance Exchange	\$1,244	\$1,023	\$1,023	\$2,281	\$3,256	\$3,282	\$1,971	\$1,499	\$2,243
GEICO General Insurance Company	\$609	\$613	\$613	\$768	\$883	\$911	\$613	\$630	\$613
GEICO Indemnity Company	\$1,016	\$1,037	\$1,037	\$1,218	\$1,414	\$1,410	\$1,037	\$1,042	\$1,037
Government Employees Insurance Company (GEICO)	\$609	\$613	\$613	\$768	\$883	\$911	\$613	\$630	\$613
IDS Property Casualty Insurance Company	\$1,076	\$1,150	\$1,150	\$1,731	\$1,910	\$1,731	\$1,150	\$1,233	\$1,412
Infinity Auto Insurance Company	\$900	\$810	\$908	\$1,392	\$1,714	\$1,851	\$1,249	\$950	\$1,100
Liberty Mutual Fire Insurance Company	\$1,075	\$1,123	\$1,122	\$1,770	\$2,036	\$2,036	\$1,122	\$1,249	\$1,332
Mid-Century Insurance Company	\$1,684	\$1,257	\$1,257	\$2,850	\$3,973	\$3,452	\$2,114	\$1,845	\$2,719
Nationwide Insurance Company of America	\$725	\$693	\$706	\$1,206	\$1,368	\$1,482	\$806	\$876	\$723
Nevada Capital Insurance Company	\$852	\$775	\$775	\$1,000	\$1,114	\$1,375	\$775	\$909	\$1,014
Nevada General Insurance Company	\$1,806	\$1,746	\$1,746	\$1,890	\$2,046	\$2,316	\$1,818	\$1,674	\$1,674
Progressive Direct Insurance Company	\$1,031	\$934	\$1,034	\$1,580	\$1,699	\$1,945	\$1,445	\$1,047	\$1,210
Progressive Northern Insurance Company	\$1,091	\$1,013	\$1,091	\$1,863	\$2,033	\$2,535	\$1,740	\$1,208	\$1,222
Safeco Insurance Company of Illinois	\$507	\$517	\$525	\$916	\$1,056	\$1,076	\$704	\$552	\$497
State Farm Fire and Casualty Company	\$1,147	\$1,084	\$1,084	\$1,973	\$2,226	\$2,164	\$1,084	\$1,084	\$1,440
United Services Automobile Association	\$620	\$597	\$597	\$834	\$845	\$874	\$597	\$647	\$597
USAA Casualty Insurance Company	\$671	\$645	\$645	\$909	\$920	\$952	\$645	\$699	\$645
Viking Insurance Company of Wisconsin	\$1,840	\$1,728	\$1,728	\$2,631	\$3,007	\$2,916	\$2,138	\$2,075	\$1,812
Western United Insurance Company	\$1,110	\$1,132	\$1,137	\$1,832	\$2,250	\$2,309	\$1,423	\$1,171	\$1,452

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE D - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-four-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$784	\$828	\$806	\$1,139	\$1,332	\$1,509	\$835	\$883	\$828
Allstate Indemnity Company	\$1,189	\$1,430	\$1,329	\$1,601	\$1,814	\$2,125	\$1,424	\$1,396	\$1,430
Allstate Insurance Company	\$924	\$935	\$935	\$1,320	\$1,519	\$1,645	\$935	\$1,016	\$935
Allstate Property and Casualty Insurance Company	\$868	\$867	\$867	\$1,266	\$1,454	\$1,586	\$867	\$956	\$867
American Access Casualty Company	\$1,352	\$1,511	\$1,511	\$1,802	\$1,889	\$1,987	\$1,511	\$1,512	\$1,511
American Family Mutual Insurance Company	\$1,721	\$1,819	\$1,819	\$2,709	\$3,187	\$2,811	\$1,819	\$1,909	\$1,721
American National Property and Casualty Company	\$695	\$664	\$733	\$1,098	\$1,369	\$1,408	\$978	\$918	\$813
Coast National Insurance Company	\$864	\$749	\$796	\$1,251	\$1,401	\$1,603	\$1,167	\$957	\$1,007
Esurance Insurance Company	\$1,413	\$1,098	\$1,186	\$1,536	\$1,710	\$1,973	\$1,515	\$1,216	\$1,411
Farmers Insurance Exchange	\$984	\$877	\$877	\$1,655	\$2,330	\$2,340	\$1,473	\$1,197	\$1,863
GEICO General Insurance Company	\$428	\$439	\$439	\$501	\$568	\$601	\$439	\$459	\$439
GEICO Indemnity Company	\$737	\$767	\$767	\$832	\$959	\$963	\$767	\$771	\$767
Government Employees Insurance Company (GEICO)	\$428	\$439	\$439	\$501	\$568	\$601	\$439	\$459	\$439
IDS Property Casualty Insurance Company	\$1,272	\$1,371	\$1,371	\$2,004	\$2,216	\$2,004	\$1,371	\$1,460	\$1,674
Infinity Auto Insurance Company	\$741	\$720	\$758	\$1,030	\$1,252	\$1,306	\$1,048	\$823	\$886
Liberty Mutual Fire Insurance Company	\$964	\$964	\$1,045	\$1,541	\$1,782	\$1,782	\$1,045	\$1,130	\$1,078
Mid-Century Insurance Company	\$1,515	\$1,167	\$1,167	\$2,337	\$3,348	\$2,868	\$1,886	\$1,634	\$2,429
Nationwide Insurance Company of America	\$791	\$783	\$770	\$1,143	\$1,283	\$1,374	\$836	\$916	\$792
Nevada Capital Insurance Company	\$886	\$807	\$807	\$992	\$1,109	\$1,361	\$807	\$946	\$1,063
Nevada General Insurance Company	\$1,764	\$1,710	\$1,710	\$1,758	\$1,890	\$2,178	\$1,740	\$1,632	\$1,632
Primero Insurance Company	\$2,474	\$2,315	\$2,315	\$4,074	\$4,648	\$4,370	\$2,839	\$2,839	\$2,315
Progressive Direct Insurance Company	\$845	\$801	\$755	\$1,209	\$1,314	\$1,502	\$1,156	\$863	\$1,028
Progressive Northern Insurance Company	\$729	\$703	\$735	\$1,074	\$1,170	\$1,455	\$1,055	\$853	\$822
Safeco Insurance Company of Illinois	\$435	\$453	\$456	\$733	\$841	\$851	\$605	\$491	\$424
State Farm Fire and Casualty Company	\$908	\$881	\$881	\$1,447	\$1,616	\$1,570	\$881	\$881	\$1,179
United Services Automobile Association	\$493	\$482	\$482	\$634	\$646	\$667	\$482	\$519	\$482
USAA Casualty Insurance Company	\$497	\$484	\$484	\$646	\$657	\$679	\$484	\$524	\$484
Viking Insurance Company of Wisconsin	\$1,716	\$1,640	\$1,640	\$2,323	\$2,676	\$2,559	\$1,983	\$1,923	\$1,721
Western United Insurance Company	\$926	\$981	\$992	\$1,441	\$1,747	\$1,791	\$1,160	\$1,002	\$1,233

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE D - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Twenty-four-year-old divorced female. Clean driving record. No previous insurance for past 30 days. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$952	\$989	\$961	\$1,478	\$1,737	\$2,024	\$995	\$1,077	\$989
Allstate Indemnity Company	\$1,270	\$1,479	\$1,372	\$1,859	\$2,132	\$2,468	\$1,491	\$1,505	\$1,479
Allstate Insurance Company	\$1,085	\$1,083	\$1,083	\$1,655	\$1,916	\$2,120	\$1,083	\$1,200	\$1,083
Allstate Property and Casualty Insurance Company	\$971	\$954	\$954	\$1,537	\$1,774	\$1,993	\$954	\$1,075	\$954
American Access Casualty Company	\$1,425	\$1,598	\$1,598	\$1,909	\$2,020	\$2,113	\$1,598	\$1,605	\$1,598
American Family Mutual Insurance Company	\$2,005	\$2,095	\$2,095	\$3,283	\$3,842	\$3,411	\$2,095	\$2,244	\$2,005
American National Property and Casualty Company	\$793	\$758	\$833	\$1,278	\$1,600	\$1,658	\$1,110	\$1,038	\$914
Coast National Insurance Company	\$1,042	\$877	\$963	\$1,595	\$1,799	\$2,077	\$1,418	\$1,126	\$1,223
Esurance Insurance Company	\$1,698	\$1,272	\$1,390	\$1,946	\$2,154	\$2,490	\$1,855	\$1,420	\$1,622
Farmers Insurance Exchange	\$1,213	\$1,039	\$1,039	\$2,163	\$3,077	\$3,093	\$1,903	\$1,471	\$2,261
GEICO General Insurance Company	\$530	\$541	\$541	\$654	\$752	\$785	\$541	\$563	\$541
GEICO Indemnity Company	\$942	\$960	\$960	\$1,127	\$1,310	\$1,303	\$960	\$968	\$960
Government Employees Insurance Company (GEICO)	\$530	\$541	\$541	\$654	\$752	\$785	\$541	\$563	\$541
IDS Property Casualty Insurance Company	\$1,155	\$1,246	\$1,246	\$1,822	\$2,012	\$1,822	\$1,246	\$1,322	\$1,516
Infinity Auto Insurance Company	\$994	\$919	\$1,009	\$1,506	\$1,853	\$1,985	\$1,397	\$1,064	\$1,202
Liberty Mutual Fire Insurance Company	\$1,183	\$1,250	\$1,249	\$1,920	\$2,207	\$2,207	\$1,249	\$1,375	\$1,471
Mid-Century Insurance Company	\$2,712	\$1,977	\$1,977	\$4,979	\$6,846	\$5,998	\$3,439	\$3,022	\$4,421
Nationwide Insurance Company of America	\$801	\$775	\$787	\$1,299	\$1,477	\$1,598	\$891	\$967	\$806
Nevada Capital Insurance Company	\$1,016	\$927	\$927	\$1,193	\$1,333	\$1,643	\$927	\$1,087	\$1,214
Nevada General Insurance Company	\$2,094	\$2,010	\$2,010	\$2,190	\$2,346	\$2,670	\$2,106	\$1,932	\$1,932
Progressive Direct Insurance Company	\$1,075	\$974	\$1,079	\$1,644	\$1,769	\$2,026	\$1,507	\$1,094	\$1,264
Progressive Northern Insurance Company	\$970	\$912	\$973	\$1,594	\$1,740	\$2,167	\$1,507	\$1,093	\$1,088
Safeco Insurance Company of Illinois	\$523	\$532	\$539	\$940	\$1,085	\$1,103	\$726	\$568	\$511
State Farm Fire and Casualty Company	\$1,165	\$1,111	\$1,111	\$1,949	\$2,196	\$2,134	\$1,111	\$1,111	\$1,478
United Services Automobile Association	\$584	\$560	\$560	\$782	\$792	\$818	\$560	\$608	\$560
USAA Casualty Insurance Company	\$625	\$600	\$600	\$842	\$853	\$881	\$600	\$652	\$600
Viking Insurance Company of Wisconsin	\$2,099	\$1,977	\$1,977	\$2,942	\$3,368	\$3,257	\$2,433	\$2,360	\$2,078
Western United Insurance Company	\$1,152	\$1,188	\$1,189	\$1,897	\$2,335	\$2,392	\$1,474	\$1,221	\$1,511

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE E - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Married couple both 40 years old. Clean driving records. Each drives 30 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rates shown are for the husband's vehicle.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$414	\$433	\$423	\$654	\$768	\$903	\$438	\$462	\$433
Allstate Indemnity Company	\$414	\$433	\$423	\$654	\$768	\$903	\$438	\$462	\$433
Allstate Insurance Company	\$437	\$441	\$441	\$647	\$748	\$825	\$441	\$480	\$441
Allstate Property and Casualty Insurance Company	\$425	\$421	\$421	\$648	\$747	\$834	\$421	\$466	\$421
American Access Casualty Company	\$975	\$1,106	\$1,106	\$1,254	\$1,321	\$1,396	\$1,106	\$1,065	\$1,106
American Family Mutual Insurance Company	\$440	\$464	\$464	\$712	\$836	\$741	\$464	\$489	\$440
American National Property and Casualty Company	\$378	\$357	\$395	\$606	\$756	\$782	\$530	\$495	\$436
Coast National Insurance Company	\$534	\$459	\$493	\$780	\$862	\$995	\$724	\$591	\$630
COUNTRY Mutual Insurance Company	\$398	\$393	\$393	\$654	\$844	\$654	\$479	\$461	\$477
Esurance Insurance Company	\$618	\$482	\$519	\$688	\$761	\$866	\$665	\$532	\$597
Farmers Insurance Exchange	\$380	\$339	\$339	\$661	\$949	\$953	\$579	\$454	\$678
GEICO General Insurance Company	\$340	\$350	\$350	\$403	\$455	\$478	\$350	\$358	\$284
GEICO Indemnity Company	\$575	\$598	\$598	\$653	\$751	\$753	\$598	\$596	\$598
Government Employees Insurance Company (GEICO)	\$340	\$350	\$350	\$403	\$455	\$478	\$350	\$358	\$284
IDS Property Casualty Insurance Company	\$440	\$480	\$480	\$688	\$763	\$688	\$480	\$503	\$575
Infinity Auto Insurance Company	\$418	\$394	\$425	\$592	\$722	\$761	\$583	\$458	\$501
Liberty Mutual Fire Insurance Company	\$523	\$560	\$561	\$853	\$985	\$985	\$561	\$612	\$658
Mid-Century Insurance Company	\$869	\$680	\$680	\$1,341	\$1,964	\$1,685	\$1,089	\$934	\$1,382
Nationwide Insurance Company of America	\$367	\$359	\$362	\$527	\$588	\$627	\$396	\$425	\$370
Nevada Capital Insurance Company	\$430	\$392	\$392	\$481	\$535	\$654	\$392	\$457	\$513
Nevada General Insurance Company	\$696	\$684	\$684	\$690	\$744	\$852	\$690	\$654	\$654
Primero Insurance Company	\$1,030	\$990	\$990	\$1,691	\$1,921	\$1,861	\$1,158	\$1,158	\$990
Progressive Direct Insurance Company	\$442	\$412	\$442	\$651	\$709	\$808	\$613	\$451	\$525
Progressive Northern Insurance Company	\$348	\$336	\$352	\$523	\$571	\$709	\$512	\$405	\$390
Safeco Insurance Company of Illinois	\$250	\$264	\$266	\$425	\$485	\$499	\$354	\$286	\$246
Sentinel Insurance Company, Ltd.	\$707	\$578	\$582	\$758	\$927	\$873	\$578	\$680	\$776
State Farm Fire and Casualty Company	\$376	\$361	\$361	\$619	\$694	\$674	\$361	\$361	\$482
State Farm Mutual Automobile Insurance Company	\$339	\$328	\$328	\$556	\$623	\$605	\$328	\$328	\$436
United Services Automobile Association	\$303	\$297	\$297	\$382	\$388	\$400	\$297	\$318	\$297
USAA Casualty Insurance Company	\$308	\$302	\$302	\$390	\$396	\$409	\$302	\$323	\$302
Viking Insurance Company of Wisconsin	\$902	\$862	\$862	\$1,260	\$1,460	\$1,396	\$1,050	\$1,010	\$899
Western United Insurance Company	\$430	\$458	\$463	\$667	\$806	\$828	\$540	\$468	\$575

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE E - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Married couple both 40 years old. Clean driving records. Each drives 30 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rates shown are for the husband's vehicle.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$485	\$497	\$485	\$880	\$1,030	\$1,277	\$500	\$538	\$497
Allstate Indemnity Company	\$559	\$576	\$562	\$989	\$1,162	\$1,427	\$580	\$623	\$576
Allstate Insurance Company	\$541	\$537	\$537	\$875	\$1,015	\$1,158	\$537	\$597	\$537
Allstate Property and Casualty Insurance Company	\$508	\$496	\$496	\$862	\$997	\$1,162	\$496	\$560	\$496
American Access Casualty Company	\$1,035	\$1,178	\$1,178	\$1,336	\$1,417	\$1,490	\$1,178	\$1,135	\$1,178
American Family Mutual Insurance Company	\$538	\$560	\$560	\$908	\$1,057	\$944	\$560	\$603	\$538
American National Property and Casualty Company	\$450	\$426	\$467	\$735	\$925	\$964	\$626	\$580	\$507
Coast National Insurance Company	\$663	\$550	\$614	\$1,026	\$1,146	\$1,335	\$904	\$713	\$784
COUNTRY Mutual Insurance Company	\$492	\$475	\$475	\$845	\$1,079	\$845	\$584	\$571	\$581
COUNTRY Preferred Insurance Company	\$448	\$433	\$433	\$769	\$982	\$769	\$531	\$519	\$528
Esurance Insurance Company	\$609	\$459	\$502	\$718	\$789	\$899	\$671	\$511	\$576
Farmers Insurance Exchange	\$491	\$418	\$418	\$915	\$1,325	\$1,334	\$795	\$586	\$872
GEICO General Insurance Company	\$457	\$461	\$461	\$576	\$661	\$681	\$461	\$471	\$381
GEICO Indemnity Company	\$749	\$762	\$762	\$903	\$1,047	\$1,041	\$762	\$762	\$762
Government Employees Insurance Company (GEICO)	\$457	\$461	\$461	\$576	\$661	\$681	\$461	\$471	\$381
IDS Property Casualty Insurance Company	\$410	\$448	\$448	\$645	\$710	\$645	\$448	\$466	\$531
Infinity Auto Insurance Company	\$595	\$534	\$599	\$933	\$1,145	\$1,245	\$828	\$627	\$725
Liberty Mutual Fire Insurance Company	\$681	\$709	\$709	\$1,111	\$1,270	\$1,270	\$709	\$786	\$836
Mid-Century Insurance Company	\$1,056	\$794	\$794	\$1,772	\$2,503	\$2,187	\$1,333	\$1,148	\$1,685
Nationwide Insurance Company of America	\$413	\$399	\$405	\$652	\$731	\$794	\$455	\$481	\$413
Nevada Capital Insurance Company	\$507	\$464	\$464	\$596	\$665	\$816	\$464	\$538	\$600
Nevada General Insurance Company	\$834	\$810	\$810	\$870	\$948	\$1,074	\$846	\$780	\$780
Progressive Direct Insurance Company	\$609	\$539	\$608	\$966	\$1,041	\$1,191	\$869	\$617	\$696
Progressive Northern Insurance Company	\$381	\$359	\$379	\$634	\$693	\$861	\$597	\$427	\$426
Safeco Insurance Company of Illinois	\$310	\$317	\$322	\$559	\$641	\$665	\$437	\$340	\$305
Sentinel Insurance Company, Ltd.	\$587	\$560	\$731	\$744	\$896	\$847	\$560	\$658	\$742
State Farm Fire and Casualty Company	\$520	\$489	\$489	\$893	\$1,018	\$991	\$489	\$489	\$642
State Farm Mutual Automobile Insurance Company	\$462	\$437	\$437	\$793	\$900	\$876	\$437	\$437	\$574
United Services Automobile Association	\$365	\$354	\$354	\$475	\$481	\$496	\$354	\$379	\$354
USAA Casualty Insurance Company	\$424	\$410	\$410	\$557	\$563	\$581	\$410	\$440	\$410
Viking Insurance Company of Wisconsin	\$1,180	\$1,110	\$1,110	\$1,707	\$1,958	\$1,896	\$1,375	\$1,327	\$1,160
Western United Insurance Company	\$392	\$407	\$407	\$640	\$785	\$804	\$501	\$418	\$518

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE E - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Married couple both 40 years old. Clean driving records. Each drives 30 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rates shown are for the husband's vehicle.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$375	\$396	\$388	\$582	\$683	\$797	\$401	\$419	\$396
Allstate Indemnity Company	\$828	\$991	\$919	\$1,187	\$1,350	\$1,563	\$985	\$972	\$991
Allstate Insurance Company	\$437	\$446	\$446	\$637	\$735	\$811	\$446	\$478	\$446
Allstate Property and Casualty Insurance Company	\$417	\$419	\$419	\$627	\$723	\$807	\$419	\$457	\$419
American Access Casualty Company	\$994	\$1,118	\$1,118	\$1,279	\$1,346	\$1,424	\$1,118	\$1,085	\$1,118
American Family Mutual Insurance Company	\$512	\$547	\$547	\$806	\$951	\$838	\$547	\$565	\$512
American National Property and Casualty Company	\$317	\$308	\$340	\$503	\$627	\$644	\$447	\$417	\$373
Coast National Insurance Company	\$606	\$541	\$562	\$873	\$988	\$1,121	\$828	\$680	\$697
COUNTRY Mutual Insurance Company	\$406	\$399	\$399	\$668	\$861	\$668	\$487	\$471	\$487
Esurance Insurance Company	\$796	\$620	\$667	\$871	\$970	\$1,113	\$857	\$686	\$784
Farmers Insurance Exchange	\$394	\$360	\$360	\$660	\$945	\$948	\$587	\$466	\$713
GEICO General Insurance Company	\$255	\$260	\$260	\$302	\$341	\$358	\$260	\$269	\$260
GEICO Indemnity Company	\$533	\$553	\$553	\$604	\$695	\$697	\$553	\$554	\$553
Government Employees Insurance Company (GEICO)	\$255	\$260	\$260	\$302	\$341	\$358	\$260	\$269	\$260
IDS Property Casualty Insurance Company	\$477	\$525	\$525	\$729	\$810	\$729	\$525	\$543	\$622
Infinity Auto Insurance Company	\$522	\$508	\$533	\$731	\$889	\$931	\$740	\$580	\$621
Liberty Mutual Fire Insurance Company	\$588	\$588	\$638	\$943	\$1,088	\$1,088	\$638	\$689	\$658
Mid-Century Insurance Company	\$948	\$737	\$737	\$1,450	\$2,108	\$1,811	\$1,184	\$1,016	\$1,505
Nationwide Insurance Company of America	\$404	\$400	\$404	\$577	\$646	\$688	\$439	\$471	\$412
Nevada Capital Insurance Company	\$578	\$527	\$527	\$645	\$720	\$882	\$527	\$615	\$690
Nevada General Insurance Company	\$804	\$786	\$786	\$786	\$846	\$972	\$786	\$744	\$744
Primero Insurance Company	\$1,164	\$1,120	\$1,120	\$1,902	\$2,162	\$2,098	\$1,312	\$1,312	\$1,120
Progressive Direct Insurance Company	\$425	\$398	\$424	\$617	\$676	\$774	\$583	\$434	\$513
Progressive Northern Insurance Company	\$349	\$341	\$356	\$512	\$560	\$695	\$505	\$411	\$394
Safeco Insurance Company of Illinois	\$260	\$274	\$275	\$440	\$503	\$516	\$368	\$296	\$255
Sentinel Insurance Company, Ltd.	\$730	\$598	\$598	\$784	\$962	\$904	\$598	\$705	\$807
State Farm Fire and Casualty Company	\$396	\$384	\$384	\$632	\$708	\$689	\$384	\$384	\$511
State Farm Mutual Automobile Insurance Company	\$358	\$349	\$349	\$570	\$638	\$620	\$349	\$349	\$464
United Services Automobile Association	\$287	\$280	\$280	\$361	\$367	\$378	\$280	\$301	\$280
USAA Casualty Insurance Company	\$290	\$284	\$284	\$366	\$372	\$383	\$284	\$304	\$284
Viking Insurance Company of Wisconsin	\$1,069	\$1,025	\$1,025	\$1,467	\$1,699	\$1,621	\$1,240	\$1,195	\$1,071
Western United Insurance Company	\$454	\$491	\$497	\$706	\$858	\$878	\$571	\$499	\$609

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE E - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Married couple both 40 years old. Clean driving records. Each drives 30 miles round trip to work daily. Annual mileage is 12,000 on each vehicle. Multi-car discount applies. Rates shown are for the husband's vehicle.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$423	\$436	\$427	\$755	\$883	\$1,090	\$439	\$468	\$436
Allstate Indemnity Company	\$957	\$1,099	\$1,020	\$1,539	\$1,764	\$2,011	\$1,108	\$1,126	\$1,099
Allstate Insurance Company	\$529	\$532	\$532	\$842	\$976	\$1,115	\$532	\$581	\$532
Allstate Property and Casualty Insurance Company	\$487	\$481	\$481	\$818	\$945	\$1,106	\$481	\$535	\$481
American Access Casualty Company	\$1,054	\$1,188	\$1,188	\$1,361	\$1,442	\$1,518	\$1,188	\$1,155	\$1,188
American Family Mutual Insurance Company	\$610	\$643	\$643	\$1,002	\$1,172	\$1,041	\$643	\$679	\$610
American National Property and Casualty Company	\$368	\$356	\$392	\$596	\$745	\$774	\$514	\$476	\$423
Coast National Insurance Company	\$730	\$628	\$677	\$1,109	\$1,260	\$1,449	\$1,001	\$796	\$845
COUNTRY Mutual Insurance Company	\$501	\$482	\$482	\$860	\$1,097	\$860	\$593	\$582	\$592
COUNTRY Preferred Insurance Company	\$389	\$439	\$439	\$783	\$998	\$783	\$539	\$528	\$538
Esurance Insurance Company	\$753	\$569	\$619	\$869	\$961	\$1,102	\$825	\$634	\$709
Farmers Insurance Exchange	\$475	\$422	\$422	\$864	\$1,251	\$1,255	\$764	\$569	\$868
GEICO General Insurance Company	\$351	\$350	\$350	\$443	\$509	\$523	\$350	\$360	\$350
GEICO Indemnity Company	\$696	\$705	\$705	\$837	\$972	\$964	\$705	\$709	\$705
Government Employees Insurance Company (GEICO)	\$351	\$350	\$350	\$443	\$509	\$523	\$350	\$360	\$350
IDS Property Casualty Insurance Company	\$442	\$488	\$488	\$681	\$752	\$681	\$488	\$502	\$572
Infinity Auto Insurance Company	\$715	\$660	\$723	\$1,097	\$1,347	\$1,454	\$1,004	\$764	\$862
Liberty Mutual Fire Insurance Company	\$746	\$786	\$786	\$1,201	\$1,373	\$1,373	\$786	\$862	\$920
Mid-Century Insurance Company	\$1,147	\$858	\$858	\$1,910	\$2,682	\$2,351	\$1,447	\$1,244	\$1,827
Nationwide Insurance Company of America	\$446	\$434	\$440	\$694	\$779	\$846	\$492	\$519	\$449
Nevada Capital Insurance Company	\$671	\$613	\$613	\$788	\$880	\$1,081	\$613	\$715	\$797
Nevada General Insurance Company	\$936	\$912	\$912	\$972	\$1,056	\$1,194	\$942	\$870	\$870
Progressive Direct Insurance Company	\$562	\$502	\$561	\$876	\$948	\$1,088	\$794	\$571	\$654
Progressive Northern Insurance Company	\$362	\$346	\$365	\$584	\$641	\$795	\$559	\$412	\$407
Safeco Insurance Company of Illinois	\$320	\$327	\$331	\$574	\$659	\$682	\$451	\$350	\$313
Sentinel Insurance Company, Ltd.	\$600	\$573	\$573	\$757	\$915	\$864	\$573	\$673	\$760
State Farm Fire and Casualty Company	\$523	\$497	\$497	\$876	\$994	\$968	\$497	\$497	\$654
State Farm Mutual Automobile Insurance Company	\$467	\$446	\$446	\$780	\$883	\$860	\$446	\$446	\$587
United Services Automobile Association	\$346	\$334	\$334	\$446	\$452	\$465	\$334	\$358	\$334
USAA Casualty Insurance Company	\$397	\$384	\$384	\$518	\$524	\$540	\$384	\$412	\$384
Viking Insurance Company of Wisconsin	\$1,329	\$1,253	\$1,253	\$1,887	\$2,168	\$2,094	\$1,545	\$1,491	\$1,313
Western United Insurance Company	\$410	\$430	\$432	\$672	\$825	\$844	\$525	\$441	\$543

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE F - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability

\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Forty-five-year-old single male. DUI, first offense within past two years. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Indemnity Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Property and Casualty Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
American Access Casualty Company	\$1,499	\$1,648	\$1,648	\$1,940	\$2,106	\$2,211	\$1,648	\$1,666	\$1,648
American Family Mutual Insurance Company	\$988	\$1,023	\$1,023	\$1,594	\$1,861	\$1,653	\$1,023	\$1,102	\$988
American National Property and Casualty Company	\$477	\$448	\$495	\$765	\$957	\$987	\$671	\$631	\$550
Coast National Insurance Company	\$830	\$699	\$763	\$1,219	\$1,348	\$1,559	\$1,115	\$911	\$983
Esurance Insurance Company	\$1,014	\$786	\$850	\$1,111	\$1,231	\$1,416	\$1,086	\$869	\$1,002
GEICO Indemnity Company	\$816	\$848	\$848	\$928	\$1,071	\$1,078	\$848	\$854	\$848
Infinity Auto Insurance Company	\$658	\$623	\$670	\$921	\$1,123	\$1,174	\$916	\$722	\$797
Mid-Century Insurance Company	\$2,424	\$1,901	\$1,901	\$3,737	\$5,426	\$4,621	\$3,012	\$2,612	\$3,879
Nationwide Insurance Company of America	\$803	\$780	\$788	\$1,238	\$1,411	\$1,509	\$879	\$973	\$808
Nevada General Insurance Company	\$1,194	\$1,182	\$1,182	\$1,176	\$1,284	\$1,470	\$1,182	\$1,116	\$1,116
Primero Insurance Company	\$1,030	\$990	\$990	\$1,691	\$1,921	\$1,861	\$1,158	\$1,158	\$990
Progressive Direct Insurance Company	\$582	\$547	\$584	\$848	\$926	\$1,061	\$802	\$594	\$709
Progressive Northern Insurance Company	\$615	\$582	\$617	\$949	\$1,034	\$1,285	\$915	\$708	\$693
Safeco Insurance Company of Illinois	\$810	\$843	\$865	\$1,440	\$1,661	\$1,684	\$1,152	\$934	\$792
Sentinel Insurance Company, Ltd.	\$1,305	\$1,032	\$1,032	\$1,434	\$1,782	\$1,690	\$1,032	\$1,247	\$1,463
United Services Automobile Association	\$562	\$545	\$545	\$735	\$746	\$772	\$545	\$593	\$545
USAA Casualty Insurance Company	\$572	\$555	\$555	\$750	\$761	\$787	\$555	\$603	\$555
Viking Insurance Company of Wisconsin	\$1,004	\$955	\$955	\$1,402	\$1,620	\$1,555	\$1,168	\$1,128	\$999
Western United Insurance Company	\$858	\$900	\$913	\$1,334	\$1,613	\$1,651	\$1,071	\$926	\$1,140

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE F - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Forty-five-year-old single male. DUI, first offense within past two years. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Indemnity Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Property and Casualty Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
American Access Casualty Company	\$1,582	\$1,745	\$1,745	\$2,062	\$2,236	\$2,344	\$1,745	\$1,763	\$1,745
American Family Mutual Insurance Company	\$1,192	\$1,223	\$1,223	\$2,005	\$2,325	\$2,080	\$1,223	\$1,341	\$1,192
American National Property and Casualty Company	\$563	\$525	\$578	\$921	\$1,158	\$1,204	\$785	\$733	\$633
Coast National Insurance Company	\$1,024	\$838	\$945	\$1,594	\$1,781	\$2,075	\$1,390	\$1,096	\$1,219
Esurance Insurance Company	\$1,030	\$770	\$843	\$1,189	\$1,313	\$1,512	\$1,124	\$860	\$971
GEICO Indemnity Company	\$1,049	\$1,070	\$1,070	\$1,264	\$1,471	\$1,469	\$1,070	\$1,083	\$1,070
Infinity Auto Insurance Company	\$900	\$814	\$910	\$1,373	\$1,697	\$1,818	\$1,249	\$952	\$1,099
Mid-Century Insurance Company	\$2,586	\$1,993	\$1,993	\$4,164	\$5,870	\$5,094	\$3,209	\$2,776	\$4,097
Nationwide Insurance Company of America	\$880	\$839	\$853	\$1,478	\$1,678	\$1,815	\$979	\$1,070	\$876
Nevada General Insurance Company	\$1,422	\$1,386	\$1,386	\$1,476	\$1,602	\$1,830	\$1,434	\$1,320	\$1,320
Progressive Direct Insurance Company	\$760	\$682	\$762	\$1,187	\$1,279	\$1,470	\$1,077	\$773	\$892
Progressive Northern Insurance Company	\$709	\$658	\$708	\$1,217	\$1,331	\$1,658	\$1,135	\$785	\$795
Safeco Insurance Company of Illinois	\$1,016	\$1,033	\$1,059	\$1,913	\$2,221	\$2,260	\$1,436	\$1,116	\$994
Sentinel Insurance Company, Ltd.	\$1,030	\$970	\$970	\$1,362	\$1,669	\$1,597	\$970	\$1,168	\$1,363
United Services Automobile Association	\$703	\$673	\$673	\$942	\$953	\$984	\$673	\$731	\$673
USAA Casualty Insurance Company	\$823	\$789	\$789	\$1,112	\$1,124	\$1,162	\$789	\$855	\$789
Viking Insurance Company of Wisconsin	\$1,298	\$1,214	\$1,214	\$1,876	\$2,149	\$2,088	\$1,513	\$1,465	\$1,273
Western United Insurance Company	\$816	\$835	\$838	\$1,336	\$1,639	\$1,671	\$1,036	\$866	\$1,070

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE F - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-five-year-old single male. DUI, first offense within past two years. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Indemnity Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Property and Casualty Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
American Access Casualty Company	\$1,541	\$1,690	\$1,690	\$1,987	\$2,160	\$2,270	\$1,690	\$1,712	\$1,690
American Family Mutual Insurance Company	\$1,144	\$1,197	\$1,197	\$1,796	\$2,101	\$1,858	\$1,197	\$1,268	\$1,144
American National Property and Casualty Company	\$395	\$374	\$416	\$628	\$786	\$808	\$557	\$525	\$460
Coast National Insurance Company	\$929	\$809	\$856	\$1,345	\$1,516	\$1,728	\$1,254	\$1,030	\$1,075
Esurance Insurance Company	\$1,345	\$1,047	\$1,130	\$1,454	\$1,614	\$1,872	\$1,438	\$1,157	\$1,358
GEICO Indemnity Company	\$769	\$783	\$783	\$853	\$985	\$991	\$783	\$793	\$783
Infinity Auto Insurance Company	\$761	\$738	\$776	\$1,047	\$1,276	\$1,326	\$1,071	\$843	\$908
Mid-Century Insurance Company	\$2,529	\$1,981	\$1,981	\$3,893	\$5,650	\$4,816	\$3,142	\$2,722	\$4,043
Nationwide Insurance Company of America	\$914	\$901	\$909	\$1,385	\$1,582	\$1,688	\$1,004	\$1,108	\$930
Nevada General Insurance Company	\$1,398	\$1,362	\$1,362	\$1,374	\$1,488	\$1,710	\$1,374	\$1,296	\$1,296
Primero Insurance Company	\$1,164	\$1,120	\$1,120	\$1,902	\$2,162	\$2,098	\$1,312	\$1,312	\$1,120
Progressive Direct Insurance Company	\$618	\$579	\$607	\$894	\$976	\$1,119	\$849	\$629	\$749
Progressive Northern Insurance Company	\$585	\$560	\$589	\$870	\$949	\$1,179	\$850	\$681	\$658
Safeco Insurance Company of Illinois	\$832	\$861	\$883	\$1,473	\$1,701	\$1,721	\$1,179	\$954	\$810
Sentinel Insurance Company, Ltd.	\$1,344	\$1,063	\$1,063	\$1,472	\$1,839	\$1,737	\$1,063	\$1,287	\$1,510
United Services Automobile Association	\$531	\$513	\$513	\$693	\$704	\$727	\$513	\$559	\$513
USAA Casualty Insurance Company	\$537	\$520	\$520	\$703	\$714	\$737	\$520	\$566	\$520
Viking Insurance Company of Wisconsin	\$1,197	\$1,142	\$1,142	\$1,641	\$1,896	\$1,815	\$1,388	\$1,342	\$1,197
Western United Insurance Company	\$903	\$958	\$968	\$1,405	\$1,704	\$1,741	\$1,127	\$979	\$1,202

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE F - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Forty-five-year-old single male. DUI, first offense within past two years. Drives 10 miles round trip to work daily. Annual mileage is 4,500.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Indemnity Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allstate Property and Casualty Insurance Company	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
American Access Casualty Company	\$1,622	\$1,784	\$1,784	\$2,106	\$2,288	\$2,398	\$1,784	\$1,807	\$1,784
American Family Mutual Insurance Company	\$1,348	\$1,397	\$1,397	\$2,207	\$2,566	\$2,285	\$1,397	\$1,507	\$1,348
American National Property and Casualty Company	\$456	\$434	\$478	\$737	\$928	\$961	\$639	\$600	\$523
Coast National Insurance Company	\$1,115	\$942	\$1,030	\$1,707	\$1,932	\$2,226	\$1,518	\$1,206	\$1,301
Esurance Insurance Company	\$1,318	\$994	\$1,085	\$1,495	\$1,656	\$1,917	\$1,436	\$1,109	\$1,275
GEICO Indemnity Company	\$985	\$862	\$976	\$1,147	\$1,335	\$1,333	\$1,044	\$993	\$976
Infinity Auto Insurance Company	\$1,002	\$929	\$1,017	\$1,498	\$1,850	\$1,968	\$1,408	\$1,073	\$1,210
Mid-Century Insurance Company	\$2,704	\$2,080	\$2,080	\$4,353	\$6,132	\$5,330	\$3,358	\$2,901	\$4,278
Nationwide Insurance Company of America	\$976	\$943	\$957	\$1,598	\$1,819	\$1,963	\$1,086	\$1,186	\$981
Nevada General Insurance Company	\$1,638	\$1,584	\$1,584	\$1,692	\$1,824	\$2,082	\$1,644	\$1,524	\$1,524
Progressive Direct Insurance Company	\$796	\$713	\$797	\$1,236	\$1,336	\$1,532	\$1,126	\$811	\$935
Progressive Northern Insurance Company	\$635	\$594	\$636	\$1,047	\$1,145	\$1,422	\$988	\$714	\$711
Safeco Insurance Company of Illinois	\$1,038	\$1,052	\$1,078	\$1,951	\$2,267	\$2,302	\$1,465	\$1,138	\$1,013
Sentinel Insurance Company, Ltd.	\$1,041	\$980	\$980	\$1,370	\$1,689	\$1,610	\$980	\$1,184	\$1,384
United Services Automobile Association	\$664	\$634	\$634	\$886	\$897	\$925	\$634	\$690	\$634
USAA Casualty Insurance Company	\$771	\$737	\$737	\$1,035	\$1,047	\$1,081	\$737	\$801	\$737
Viking Insurance Company of Wisconsin	\$1,475	\$1,383	\$1,383	\$2,091	\$2,398	\$2,324	\$1,714	\$1,659	\$1,453
Western United Insurance Company	\$854	\$881	\$883	\$1,394	\$1,713	\$1,744	\$1,082	\$907	\$1,120

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE G - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Fifty-five-year-old married female, principal operator of vehicle, retired 65 year old husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months and one "at fault" accident within past 21 months (over \$2,000 damage). Drives 20 miles round trip to work daily. Drives 17,000 miles annually.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$675	\$699	\$677	\$1,021	\$1,196	\$1,375	\$703	\$765	\$699
Allstate Indemnity Company	\$641	\$665	\$645	\$974	\$1,145	\$1,319	\$669	\$727	\$665
Allstate Insurance Company	\$834	\$824	\$824	\$1,234	\$1,426	\$1,549	\$824	\$920	\$824
Allstate Property and Casualty Insurance Company	\$1,121	\$1,086	\$1,086	\$1,682	\$1,935	\$2,102	\$1,086	\$1,239	\$1,086
American Access Casualty Company	\$1,602	\$1,380	\$1,380	\$1,669	\$2,153	\$2,097	\$1,380	\$1,725	\$1,380
American Family Mutual Insurance Company	\$928	\$957	\$957	\$1,508	\$1,758	\$1,563	\$957	\$1,036	\$928
American National Property and Casualty Company	\$828	\$777	\$855	\$1,329	\$1,667	\$1,717	\$1,165	\$1,106	\$951
Coast National Insurance Company	\$1,163	\$955	\$1,066	\$1,737	\$1,920	\$2,228	\$1,550	\$1,259	\$1,389
Esurance Insurance Company	\$1,053	\$809	\$878	\$1,160	\$1,278	\$1,478	\$1,120	\$893	\$1,039
GEICO General Insurance Company	\$588	\$606	\$606	\$696	\$785	\$825	\$606	\$621	\$606
GEICO Indemnity Company	\$962	\$962	\$1,067	\$1,056	\$1,351	\$1,227	\$962	\$972	\$962
Government Employees Insurance Company (GEICO)	\$588	\$606	\$606	\$696	\$785	\$825	\$606	\$621	\$606
Hartford Insurance Company of the Midwest	\$606	\$549	\$509	\$819	\$867	\$901	\$533	\$525	\$561
IDS Property Casualty Insurance Company	\$739	\$784	\$784	\$1,455	\$1,307	\$1,185	\$784	\$851	\$973
Infinity Auto Insurance Company	\$1,003	\$931	\$1,019	\$1,412	\$1,726	\$1,810	\$1,383	\$1,090	\$1,224
Liberty Mutual Fire Insurance Company	\$667	\$704	\$709	\$1,093	\$1,262	\$1,262	\$709	\$785	\$841
Mid-Century Insurance Company	\$1,811	\$1,407	\$1,407	\$2,824	\$4,072	\$3,475	\$2,253	\$1,958	\$2,908
Nationwide Insurance Company of America	\$546	\$532	\$537	\$820	\$927	\$992	\$594	\$651	\$550
Nevada General Insurance Company	\$1,134	\$1,116	\$1,116	\$1,116	\$1,212	\$1,392	\$1,110	\$1,056	\$1,056
Primero Insurance Company	\$1,112	\$1,051	\$1,051	\$1,778	\$2,070	\$1,902	\$1,224	\$1,224	\$1,051
Progressive Direct Insurance Company	\$1,017	\$937	\$1,031	\$1,507	\$1,633	\$1,887	\$1,410	\$1,041	\$1,261
Progressive Northern Insurance Company	\$779	\$735	\$781	\$1,204	\$1,308	\$1,630	\$1,159	\$896	\$879
Safeco Insurance Company of Illinois	\$867	\$904	\$924	\$1,555	\$1,793	\$1,819	\$1,238	\$995	\$850
Sentinel Insurance Company, Ltd.	\$1,166	\$934	\$934	\$1,281	\$1,590	\$1,507	\$934	\$1,126	\$1,315
State Farm Fire and Casualty Company	\$687	\$652	\$652	\$1,144	\$1,278	\$1,240	\$652	\$652	\$884
State Farm Mutual Automobile Insurance Company	\$398	\$382	\$382	\$658	\$737	\$716	\$382	\$382	\$511
United Services Automobile Association	\$431	\$419	\$419	\$556	\$565	\$584	\$419	\$455	\$419
USAA Casualty Insurance Company	\$439	\$427	\$427	\$569	\$577	\$597	\$427	\$463	\$427
Viking Insurance Company of Wisconsin	\$1,451	\$1,336	\$1,336	\$2,101	\$2,400	\$2,350	\$1,691	\$1,650	\$1,411
Western United Insurance Company	\$925	\$952	\$963	\$1,443	\$1,749	\$1,787	\$1,149	\$985	\$1,221

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE G - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Fifty-five-year-old married female, principal operator of vehicle, retired 65 year old husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months and one "at fault" accident within past 21 months (over \$2,000 damage). Drives 20 miles round trip to work daily. Drives 17,000 miles annually.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$751	\$763	\$737	\$1,236	\$1,455	\$1,729	\$764	\$854	\$763
Allstate Indemnity Company	\$831	\$848	\$820	\$1,360	\$1,606	\$1,906	\$851	\$946	\$848
Allstate Insurance Company	\$997	\$974	\$974	\$1,574	\$1,828	\$2,029	\$974	\$1,106	\$974
Allstate Property and Casualty Insurance Company	\$1,236	\$1,186	\$1,186	\$1,977	\$2,286	\$2,543	\$1,186	\$1,373	\$1,186
American Access Casualty Company	\$1,669	\$1,442	\$1,442	\$1,754	\$2,262	\$2,197	\$1,442	\$1,808	\$1,442
American Family Mutual Insurance Company	\$1,127	\$1,153	\$1,153	\$1,909	\$2,213	\$1,982	\$1,153	\$1,269	\$1,127
American National Property and Casualty Company	\$968	\$911	\$996	\$1,580	\$1,997	\$2,071	\$1,356	\$1,276	\$1,090
Coast National Insurance Company	\$1,480	\$1,181	\$1,361	\$2,349	\$2,628	\$3,073	\$1,997	\$1,557	\$1,772
Esurance Insurance Company	\$1,073	\$792	\$872	\$1,244	\$1,368	\$1,579	\$1,167	\$885	\$1,008
GEICO General Insurance Company	\$772	\$782	\$782	\$967	\$1,109	\$1,147	\$782	\$801	\$782
GEICO Indemnity Company	\$1,213	\$1,213	\$1,345	\$1,436	\$1,854	\$1,671	\$1,213	\$1,231	\$1,213
Government Employees Insurance Company (GEICO)	\$772	\$782	\$782	\$967	\$1,109	\$1,147	\$782	\$801	\$782
Hartford Insurance Company of the Midwest	\$660	\$613	\$565	\$1,064	\$1,037	\$1,130	\$599	\$591	\$623
IDS Property Casualty Insurance Company	\$678	\$722	\$722	\$1,093	\$1,202	\$1,093	\$722	\$778	\$889
Infinity Auto Insurance Company	\$1,396	\$1,243	\$1,410	\$2,147	\$2,658	\$2,856	\$1,927	\$1,464	\$1,716
Liberty Mutual Fire Insurance Company	\$858	\$883	\$888	\$1,416	\$1,621	\$1,621	\$888	\$997	\$1,060
Mid-Century Insurance Company	\$1,945	\$1,480	\$1,480	\$3,169	\$4,440	\$3,871	\$2,423	\$2,094	\$3,086
Nationwide Insurance Company of America	\$609	\$583	\$593	\$999	\$1,132	\$1,228	\$675	\$727	\$607
Nevada General Insurance Company	\$1,344	\$1,314	\$1,314	\$1,386	\$1,518	\$1,722	\$1,356	\$1,260	\$1,260
Progressive Direct Insurance Company	\$1,343	\$1,178	\$1,356	\$2,117	\$2,272	\$2,623	\$1,906	\$1,365	\$1,595
Progressive Northern Insurance Company	\$967	\$891	\$964	\$1,669	\$1,818	\$2,266	\$1,550	\$1,068	\$1,084
Safeco Insurance Company of Illinois	\$1,103	\$1,121	\$1,147	\$2,095	\$2,431	\$2,477	\$1,565	\$1,206	\$1,081
Sentinel Insurance Company, Ltd.	\$959	\$905	\$905	\$1,273	\$1,554	\$1,486	\$905	\$1,089	\$1,263
State Farm Fire and Casualty Company	\$943	\$880	\$880	\$1,638	\$1,856	\$1,804	\$880	\$880	\$1,174
State Farm Mutual Automobile Insurance Company	\$549	\$517	\$517	\$947	\$1,077	\$1,049	\$517	\$517	\$680
United Services Automobile Association	\$526	\$506	\$506	\$699	\$707	\$730	\$506	\$548	\$506
USAA Casualty Insurance Company	\$614	\$591	\$591	\$824	\$833	\$861	\$591	\$640	\$591
Viking Insurance Company of Wisconsin	\$2,053	\$1,868	\$1,868	\$3,072	\$3,483	\$3,441	\$2,398	\$2,337	\$1,973
Western United Insurance Company	\$953	\$956	\$960	\$1,569	\$1,928	\$1,965	\$1,205	\$997	\$1,238

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE G - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Fifty-five-year-old married female, principal operator of vehicle, retired 65 year old husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months and one "at fault" accident within past 21 months (over \$2,000 damage). Drives 20 miles round trip to work daily. Drives 17,000 miles annually.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$607	\$633	\$614	\$903	\$1,055	\$1,206	\$637	\$685	\$633
Allstate Indemnity Company	\$956	\$1,113	\$1,035	\$1,337	\$1,520	\$1,765	\$1,122	\$1,131	\$1,113
Allstate Insurance Company	\$825	\$824	\$824	\$1,204	\$1,390	\$1,510	\$824	\$908	\$824
Allstate Property and Casualty Insurance Company	\$1,099	\$1,074	\$1,074	\$1,631	\$1,876	\$2,038	\$1,074	\$1,213	\$1,074
American Access Casualty Company	\$1,654	\$1,415	\$1,415	\$1,706	\$2,210	\$2,144	\$1,415	\$1,767	\$1,415
American Family Mutual Insurance Company	\$1,069	\$1,114	\$1,114	\$1,690	\$1,975	\$1,749	\$1,114	\$1,187	\$1,069
American National Property and Casualty Company	\$687	\$652	\$717	\$1,090	\$1,364	\$1,401	\$965	\$914	\$800
Coast National Insurance Company	\$1,269	\$1,071	\$1,163	\$1,868	\$2,093	\$2,403	\$1,698	\$1,384	\$1,487
Esurance Insurance Company	\$1,388	\$1,070	\$1,162	\$1,509	\$1,666	\$1,941	\$1,480	\$1,183	\$1,401
GEICO General Insurance Company	\$541	\$554	\$554	\$637	\$719	\$758	\$554	\$574	\$554
GEICO Indemnity Company	\$893	\$893	\$990	\$978	\$1,253	\$1,138	\$893	\$907	\$893
Government Employees Insurance Company (GEICO)	\$541	\$554	\$554	\$637	\$719	\$758	\$554	\$574	\$554
Hartford Insurance Company of the Midwest	\$615	\$563	\$521	\$835	\$878	\$916	\$546	\$537	\$570
IDS Property Casualty Insurance Company	\$794	\$850	\$850	\$1,249	\$1,377	\$1,249	\$850	\$912	\$1,045
Infinity Auto Insurance Company	\$1,140	\$1,087	\$1,164	\$1,586	\$1,929	\$2,015	\$1,596	\$1,255	\$1,380
Liberty Mutual Fire Insurance Company	\$748	\$733	\$804	\$1,206	\$1,392	\$1,392	\$804	\$881	\$841
Mid-Century Insurance Company	\$1,890	\$1,467	\$1,467	\$2,945	\$4,244	\$3,625	\$2,352	\$2,041	\$3,031
Nationwide Insurance Company of America	\$615	\$607	\$611	\$908	\$1,031	\$1,101	\$671	\$733	\$625
Nevada General Insurance Company	\$1,314	\$1,296	\$1,296	\$1,296	\$1,404	\$1,608	\$1,302	\$1,230	\$1,230
Primero Insurance Company	\$1,260	\$1,191	\$1,191	\$2,004	\$2,333	\$2,144	\$1,387	\$1,387	\$1,191
Progressive Direct Insurance Company	\$1,078	\$991	\$1,092	\$1,594	\$1,728	\$1,998	\$1,491	\$1,101	\$1,336
Progressive Northern Insurance Company	\$735	\$700	\$738	\$1,096	\$1,190	\$1,483	\$1,069	\$856	\$830
Safeco Insurance Company of Illinois	\$891	\$926	\$945	\$1,592	\$1,839	\$1,862	\$1,270	\$1,019	\$870
Sentinel Insurance Company, Ltd.	\$1,196	\$961	\$961	\$1,312	\$1,634	\$1,544	\$961	\$1,158	\$1,354
State Farm Fire and Casualty Company	\$721	\$689	\$689	\$1,164	\$1,301	\$1,263	\$689	\$689	\$935
State Farm Mutual Automobile Insurance Company	\$419	\$406	\$406	\$671	\$752	\$730	\$406	\$406	\$541
United Services Automobile Association	\$406	\$394	\$394	\$523	\$532	\$549	\$394	\$428	\$394
USAA Casualty Insurance Company	\$411	\$399	\$399	\$531	\$539	\$557	\$399	\$434	\$399
Viking Insurance Company of Wisconsin	\$1,675	\$1,553	\$1,553	\$2,378	\$2,719	\$2,651	\$1,947	\$1,899	\$1,641
Western United Insurance Company	\$966	\$1,002	\$1,013	\$1,508	\$1,830	\$1,869	\$1,198	\$1,031	\$1,274

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE G - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Fifty-five-year-old married female, principal operator of vehicle, retired 65 year old husband occasional operator with a clean driving record. Female has one ticket for running a red light within past 12 months and one "at fault" accident within past 21 months (over \$2,000 damage). Drives 20 miles round trip to work daily. Drives 17,000 miles annually.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$648	\$663	\$641	\$1,052	\$1,235	\$1,462	\$664	\$734	\$663
Allstate Indemnity Company	\$1,092	\$1,229	\$1,139	\$1,677	\$1,935	\$2,223	\$1,257	\$1,306	\$1,229
Allstate Insurance Company	\$967	\$955	\$955	\$1,503	\$1,744	\$1,937	\$955	\$1,069	\$955
Allstate Property and Casualty Insurance Company	\$1,189	\$1,150	\$1,150	\$1,881	\$2,172	\$2,419	\$1,150	\$1,317	\$1,150
American Access Casualty Company	\$1,721	\$1,475	\$1,475	\$1,788	\$2,307	\$2,241	\$1,475	\$1,846	\$1,475
American Family Mutual Insurance Company	\$1,269	\$1,310	\$1,310	\$2,092	\$2,430	\$2,167	\$1,310	\$1,420	\$1,269
American National Property and Casualty Company	\$786	\$746	\$818	\$1,271	\$1,599	\$1,654	\$1,102	\$1,036	\$901
Coast National Insurance Company	\$1,573	\$1,288	\$1,449	\$2,456	\$2,772	\$3,213	\$2,128	\$1,673	\$1,856
Esurance Insurance Company	\$1,367	\$1,021	\$1,119	\$1,558	\$1,717	\$1,997	\$1,482	\$1,138	\$1,320
GEICO General Insurance Company	\$711	\$715	\$715	\$887	\$1,018	\$1,053	\$715	\$738	\$715
GEICO Indemnity Company	\$1,123	\$1,123	\$1,245	\$1,328	\$1,715	\$1,543	\$1,123	\$1,144	\$1,123
Government Employees Insurance Company (GEICO)	\$711	\$715	\$715	\$887	\$1,018	\$1,053	\$715	\$738	\$715
Hartford Insurance Company of the Midwest	\$650	\$617	\$566	\$1,065	\$1,026	\$1,124	\$602	\$593	\$618
IDS Property Casualty Insurance Company	\$727	\$780	\$780	\$1,150	\$1,265	\$1,150	\$780	\$833	\$953
Infinity Auto Insurance Company	\$1,534	\$1,401	\$1,557	\$2,322	\$2,868	\$3,063	\$2,143	\$1,630	\$1,873
Liberty Mutual Fire Insurance Company	\$940	\$977	\$983	\$1,528	\$1,751	\$1,751	\$983	\$1,093	\$1,166
Mid-Century Insurance Company	\$2,036	\$1,546	\$1,546	\$3,320	\$4,648	\$4,061	\$2,540	\$2,191	\$3,226
Nationwide Insurance Company of America	\$667	\$646	\$654	\$1,073	\$1,217	\$1,316	\$740	\$798	\$670
Nevada General Insurance Company	\$1,548	\$1,494	\$1,494	\$1,590	\$1,722	\$1,962	\$1,554	\$1,434	\$1,434
Progressive Direct Insurance Company	\$1,414	\$1,239	\$1,427	\$2,222	\$2,387	\$2,753	\$2,000	\$1,439	\$1,681
Progressive Northern Insurance Company	\$855	\$795	\$855	\$1,419	\$1,547	\$1,929	\$1,334	\$960	\$960
Safeco Insurance Company of Illinois	\$1,128	\$1,145	\$1,169	\$2,137	\$2,482	\$2,524	\$1,598	\$1,231	\$1,103
Sentinel Insurance Company, Ltd.	\$964	\$910	\$910	\$1,272	\$1,559	\$1,488	\$910	\$1,094	\$1,273
State Farm Fire and Casualty Company	\$949	\$892	\$892	\$1,604	\$1,813	\$1,762	\$892	\$892	\$1,195
State Farm Mutual Automobile Insurance Company	\$553	\$524	\$524	\$928	\$1,052	\$1,024	\$524	\$524	\$692
United Services Automobile Association	\$495	\$475	\$475	\$654	\$662	\$683	\$475	\$515	\$475
USAA Casualty Insurance Company	\$573	\$550	\$550	\$763	\$772	\$797	\$550	\$597	\$550
Viking Insurance Company of Wisconsin	\$2,258	\$2,064	\$2,064	\$3,320	\$3,771	\$3,713	\$2,630	\$2,563	\$2,182
Western United Insurance Company	\$988	\$1,000	\$1,002	\$1,626	\$2,001	\$2,036	\$1,248	\$1,037	\$1,286

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE H - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple both 68 years old. Pleasure use of vehicle. Husband is primary driver. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Annual mileage is 2,900. One vehicle; no multi-car discount.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$465	\$480	\$465	\$717	\$839	\$973	\$482	\$526	\$480
Allstate Indemnity Company	\$686	\$707	\$682	\$1,051	\$1,230	\$1,420	\$708	\$780	\$707
Allstate Insurance Company	\$566	\$566	\$566	\$837	\$967	\$1,058	\$566	\$623	\$566
Allstate Property and Casualty Insurance Company	\$833	\$807	\$807	\$1,264	\$1,456	\$1,591	\$807	\$920	\$807
American Access Casualty Company	\$1,640	\$1,599	\$1,599	\$1,831	\$2,156	\$2,150	\$1,599	\$1,729	\$1,599
American Family Mutual Insurance Company	\$464	\$485	\$485	\$746	\$872	\$773	\$485	\$515	\$464
American National Property and Casualty Company	\$398	\$374	\$412	\$641	\$799	\$827	\$559	\$525	\$456
Coast National Insurance Company	\$965	\$778	\$880	\$1,457	\$1,619	\$1,878	\$1,280	\$1,032	\$1,152
COUNTRY Mutual Insurance Company	\$450	\$442	\$442	\$742	\$955	\$742	\$539	\$522	\$539
Esurance Insurance Company	\$921	\$710	\$771	\$1,015	\$1,117	\$1,285	\$979	\$784	\$906
Farmers Insurance Exchange	\$373	\$327	\$327	\$657	\$938	\$941	\$580	\$451	\$690
GEICO General Insurance Company	\$255	\$261	\$261	\$304	\$344	\$360	\$261	\$267	\$261
GEICO Indemnity Company	\$707	\$736	\$736	\$804	\$925	\$929	\$851	\$736	\$736
Government Employees Insurance Company (GEICO)	\$255	\$261	\$261	\$304	\$344	\$360	\$261	\$267	\$261
Hartford Insurance Company of the Midwest	\$404	\$374	\$347	\$560	\$572	\$603	\$365	\$360	\$378
IDS Property Casualty Insurance Company	\$630	\$666	\$666	\$1,025	\$1,129	\$1,025	\$666	\$724	\$829
Infinity Auto Insurance Company	\$746	\$688	\$757	\$1,060	\$1,298	\$1,367	\$1,026	\$805	\$913
Liberty Mutual Fire Insurance Company	\$523	\$560	\$560	\$852	\$982	\$982	\$560	\$611	\$656
Mid-Century Insurance Company	\$1,009	\$774	\$774	\$1,576	\$2,263	\$1,944	\$1,262	\$1,091	\$1,618
Nationwide Insurance Company of America	\$441	\$427	\$431	\$644	\$725	\$775	\$474	\$520	\$441
Nevada Capital Insurance Company	\$596	\$543	\$543	\$666	\$742	\$911	\$543	\$635	\$711
Nevada General Insurance Company	\$1,248	\$1,224	\$1,224	\$1,230	\$1,332	\$1,530	\$1,218	\$1,158	\$1,158
Primero Insurance Company	\$977	\$922	\$922	\$1,571	\$1,778	\$1,688	\$1,112	\$1,112	\$922
Progressive Direct Insurance Company	\$433	\$394	\$435	\$645	\$700	\$804	\$573	\$442	\$523
Progressive Northern Insurance Company	\$488	\$455	\$486	\$761	\$827	\$1,029	\$730	\$557	\$550
Safeco Insurance Company of Illinois	\$475	\$489	\$503	\$814	\$933	\$948	\$660	\$542	\$463
Sentinel Insurance Company, Ltd.	\$1,075	\$848	\$848	\$1,166	\$1,437	\$1,378	\$848	\$1,019	\$1,198
State Farm Fire and Casualty Company	\$339	\$324	\$324	\$562	\$633	\$616	\$324	\$324	\$431
State Farm Mutual Automobile Insurance Company	\$305	\$293	\$293	\$503	\$566	\$550	\$293	\$293	\$388
United Services Automobile Association	\$448	\$431	\$431	\$591	\$600	\$620	\$431	\$472	\$431
USAA Casualty Insurance Company	\$456	\$440	\$440	\$604	\$613	\$634	\$440	\$481	\$440
Viking Insurance Company of Wisconsin	\$1,235	\$1,125	\$1,125	\$1,810	\$2,059	\$2,030	\$1,441	\$1,412	\$1,192
Western United Insurance Company	\$647	\$662	\$670	\$1,009	\$1,225	\$1,252	\$801	\$687	\$853

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE H - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple both 68 years old. Pleasure use of vehicle. Husband is primary driver. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Annual mileage is 2,900. One vehicle; no multi-car discount.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$523	\$530	\$512	\$889	\$1,041	\$1,255	\$529	\$592	\$530
Allstate Indemnity Company	\$894	\$907	\$874	\$1,468	\$1,731	\$2,056	\$907	\$1,020	\$907
Allstate Insurance Company	\$696	\$686	\$686	\$1,113	\$1,293	\$1,456	\$686	\$770	\$686
Allstate Property and Casualty Insurance Company	\$924	\$887	\$887	\$1,504	\$1,739	\$1,958	\$887	\$1,025	\$887
American Access Casualty Company	\$1,715	\$1,677	\$1,677	\$1,942	\$2,273	\$2,268	\$1,677	\$1,811	\$1,677
American Family Mutual Insurance Company	\$567	\$586	\$586	\$951	\$1,103	\$987	\$586	\$634	\$567
American National Property and Casualty Company	\$473	\$444	\$486	\$778	\$977	\$1,017	\$659	\$614	\$530
Coast National Insurance Company	\$1,250	\$981	\$1,148	\$2,008	\$2,257	\$2,641	\$1,682	\$1,302	\$1,497
COUNTRY Mutual Insurance Company	\$561	\$540	\$540	\$967	\$1,231	\$967	\$663	\$651	\$661
Esurance Insurance Company	\$898	\$667	\$733	\$1,044	\$1,145	\$1,318	\$974	\$744	\$839
Farmers Insurance Exchange	\$529	\$405	\$405	\$914	\$1,321	\$1,328	\$801	\$580	\$886
GEICO General Insurance Company	\$361	\$360	\$360	\$460	\$528	\$541	\$360	\$367	\$360
GEICO Indemnity Company	\$915	\$932	\$932	\$1,103	\$1,282	\$1,276	\$1,078	\$937	\$932
Government Employees Insurance Company (GEICO)	\$361	\$360	\$360	\$460	\$528	\$541	\$360	\$367	\$360
Hartford Insurance Company of the Midwest	\$403	\$389	\$354	\$696	\$631	\$705	\$381	\$378	\$388
IDS Property Casualty Insurance Company	\$582	\$616	\$616	\$949	\$1,043	\$949	\$616	\$666	\$760
Infinity Auto Insurance Company	\$1,063	\$938	\$1,071	\$1,657	\$2,051	\$2,218	\$1,465	\$1,108	\$1,309
Liberty Mutual Fire Insurance Company	\$686	\$714	\$714	\$1,117	\$1,275	\$1,275	\$714	\$789	\$839
Mid-Century Insurance Company	\$1,240	\$914	\$914	\$2,105	\$2,933	\$2,568	\$1,569	\$1,358	\$1,996
Nationwide Insurance Company of America	\$490	\$468	\$476	\$788	\$890	\$966	\$540	\$581	\$488
Nevada Capital Insurance Company	\$691	\$631	\$631	\$812	\$908	\$1,117	\$631	\$737	\$821
Nevada General Insurance Company	\$1,476	\$1,440	\$1,440	\$1,542	\$1,674	\$1,896	\$1,488	\$1,386	\$1,386
Progressive Direct Insurance Company	\$593	\$517	\$595	\$946	\$1,016	\$1,169	\$847	\$602	\$686
Progressive Northern Insurance Company	\$585	\$536	\$580	\$1,019	\$1,111	\$1,384	\$943	\$642	\$655
Safeco Insurance Company of Illinois	\$582	\$588	\$604	\$1,060	\$1,224	\$1,247	\$808	\$637	\$568
Sentinel Insurance Company, Ltd.	\$842	\$792	\$792	\$1,108	\$1,343	\$1,296	\$792	\$948	\$1,105
State Farm Fire and Casualty Company	\$490	\$457	\$457	\$845	\$972	\$949	\$457	\$457	\$594
State Farm Mutual Automobile Insurance Company	\$432	\$405	\$405	\$745	\$853	\$832	\$405	\$405	\$528
United Services Automobile Association	\$561	\$534	\$534	\$762	\$770	\$796	\$534	\$584	\$534
USAA Casualty Insurance Company	\$657	\$626	\$626	\$900	\$910	\$940	\$626	\$683	\$626
Viking Insurance Company of Wisconsin	\$1,793	\$1,616	\$1,616	\$2,711	\$3,064	\$3,043	\$2,096	\$2,051	\$1,711
Western United Insurance Company	\$627	\$628	\$629	\$1,032	\$1,269	\$1,295	\$791	\$655	\$815

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE H - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple both 68 years old. Pleasure use of vehicle. Husband is primary driver. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Annual mileage is 2,900. One vehicle; no multi-car discount.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$417	\$433	\$421	\$632	\$737	\$850	\$435	\$470	\$433
Allstate Indemnity Company	\$834	\$967	\$901	\$1,161	\$1,312	\$1,522	\$975	\$984	\$967
Allstate Insurance Company	\$559	\$566	\$566	\$814	\$940	\$1,029	\$566	\$613	\$566
Allstate Property and Casualty Insurance Company	\$819	\$800	\$800	\$1,231	\$1,417	\$1,550	\$800	\$904	\$800
American Access Casualty Company	\$1,651	\$1,627	\$1,627	\$1,854	\$2,198	\$2,173	\$1,627	\$1,760	\$1,627
American Family Mutual Insurance Company	\$539	\$570	\$570	\$844	\$990	\$874	\$570	\$596	\$539
American National Property and Casualty Company	\$330	\$314	\$348	\$524	\$656	\$674	\$463	\$437	\$384
Coast National Insurance Company	\$1,045	\$868	\$956	\$1,557	\$1,748	\$2,009	\$1,391	\$1,130	\$1,228
COUNTRY Mutual Insurance Company	\$459	\$450	\$450	\$758	\$975	\$758	\$449	\$534	\$550
Esurance Insurance Company	\$1,158	\$929	\$1,009	\$1,308	\$1,441	\$1,673	\$1,278	\$1,027	\$1,509
Farmers Insurance Exchange	\$390	\$353	\$353	\$670	\$953	\$956	\$600	\$473	\$741
GEICO General Insurance Company	\$236	\$240	\$240	\$280	\$316	\$332	\$240	\$248	\$240
GEICO Indemnity Company	\$656	\$681	\$681	\$744	\$857	\$860	\$788	\$685	\$681
Government Employees Insurance Company (GEICO)	\$236	\$240	\$240	\$280	\$316	\$332	\$240	\$248	\$240
Hartford Insurance Company of the Midwest	\$412	\$383	\$354	\$569	\$579	\$610	\$372	\$368	\$386
IDS Property Casualty Insurance Company	\$675	\$720	\$720	\$1,076	\$1,186	\$1,076	\$720	\$775	\$887
Infinity Auto Insurance Company	\$693	\$662	\$706	\$972	\$1,187	\$1,240	\$972	\$763	\$833
Liberty Mutual Fire Insurance Company	\$587	\$576	\$635	\$941	\$1,084	\$1,084	\$635	\$687	\$656
Mid-Century Insurance Company	\$2,373	\$1,843	\$1,843	\$3,692	\$5,313	\$4,528	\$2,949	\$2,566	\$3,815
Nationwide Insurance Company of America	\$488	\$479	\$480	\$706	\$798	\$850	\$528	\$578	\$493
Nevada Capital Insurance Company	\$745	\$680	\$680	\$833	\$930	\$1,141	\$680	\$796	\$891
Nevada General Insurance Company	\$1,452	\$1,416	\$1,416	\$1,434	\$1,554	\$1,794	\$1,434	\$1,344	\$1,344
Primero Insurance Company	\$1,109	\$1,045	\$1,045	\$1,771	\$2,004	\$1,904	\$1,260	\$1,260	\$1,045
Progressive Direct Insurance Company	\$457	\$422	\$458	\$679	\$736	\$846	\$633	\$465	\$554
Progressive Northern Insurance Company	\$457	\$432	\$457	\$689	\$747	\$930	\$767	\$528	\$515
Safeco Insurance Company of Illinois	\$488	\$501	\$514	\$834	\$958	\$971	\$677	\$555	\$474
Sentinel Insurance Company, Ltd.	\$1,099	\$870	\$870	\$1,193	\$1,474	\$1,411	\$870	\$1,046	\$1,230
State Farm Fire and Casualty Company	\$354	\$342	\$342	\$569	\$641	\$623	\$342	\$342	\$454
State Farm Mutual Automobile Insurance Company	\$319	\$310	\$310	\$511	\$575	\$559	\$310	\$310	\$410
United Services Automobile Association	\$423	\$406	\$406	\$558	\$567	\$585	\$406	\$446	\$406
USAA Casualty Insurance Company	\$429	\$412	\$412	\$566	\$574	\$593	\$412	\$452	\$412
Viking Insurance Company of Wisconsin	\$1,411	\$1,295	\$1,295	\$2,027	\$2,309	\$2,266	\$1,641	\$1,608	\$1,372
Western United Insurance Company	\$677	\$697	\$704	\$1,057	\$1,285	\$1,310	\$834	\$721	\$891

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE H - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Married retired couple both 68 years old. Pleasure use of vehicle. Husband is primary driver. Wife has one ticket for passing a stopped school bus within the past 12 months and the husband has a clean driving record. Annual mileage is 2,900. One vehicle; no multi-car discount.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$451	\$459	\$445	\$757	\$884	\$1,062	\$459	\$509	\$459
Allstate Indemnity Company	\$945	\$1,062	\$987	\$1,447	\$1,658	\$1,901	\$1,085	\$1,125	\$1,062
Allstate Insurance Company	\$673	\$672	\$672	\$1,059	\$1,229	\$1,386	\$672	\$742	\$672
Allstate Property and Casualty Insurance Company	\$893	\$863	\$863	\$1,439	\$1,662	\$1,873	\$863	\$988	\$863
American Access Casualty Company	\$1,720	\$1,702	\$1,702	\$1,961	\$2,313	\$2,286	\$1,702	\$1,840	\$1,702
American Family Mutual Insurance Company	\$642	\$671	\$671	\$1,049	\$1,221	\$1,087	\$671	\$715	\$642
American National Property and Casualty Company	\$384	\$364	\$402	\$621	\$781	\$809	\$536	\$500	\$437
Coast National Insurance Company	\$1,319	\$1,064	\$1,213	\$2,088	\$2,362	\$2,741	\$1,779	\$1,390	\$1,561
COUNTRY Mutual Insurance Company	\$571	\$547	\$547	\$984	\$1,251	\$984	\$574	\$663	\$674
Esurance Insurance Company	\$1,129	\$843	\$926	\$1,291	\$1,418	\$1,643	\$1,222	\$941	\$1,082
Farmers Insurance Exchange	\$520	\$417	\$417	\$885	\$1,277	\$1,281	\$789	\$577	\$903
GEICO General Insurance Company	\$336	\$332	\$332	\$427	\$490	\$502	\$332	\$341	\$332
GEICO Indemnity Company	\$850	\$863	\$863	\$1,022	\$1,188	\$1,180	\$998	\$870	\$863
Government Employees Insurance Company (GEICO)	\$336	\$332	\$332	\$427	\$490	\$502	\$332	\$341	\$332
Hartford Insurance Company of the Midwest	\$399	\$390	\$354	\$695	\$625	\$702	\$382	\$378	\$385
IDS Property Casualty Insurance Company	\$622	\$664	\$664	\$995	\$1,094	\$995	\$664	\$710	\$812
Infinity Auto Insurance Company	\$950	\$867	\$963	\$1,457	\$1,799	\$1,932	\$1,328	\$1,008	\$1,155
Liberty Mutual Fire Insurance Company	\$750	\$835	\$789	\$1,206	\$1,377	\$1,377	\$789	\$865	\$922
Mid-Century Insurance Company	\$2,537	\$1,935	\$1,935	\$4,120	\$5,765	\$5,012	\$3,154	\$2,734	\$4,035
Nationwide Insurance Company of America	\$532	\$512	\$520	\$840	\$948	\$1,027	\$585	\$631	\$533
Nevada Capital Insurance Company	\$858	\$783	\$783	\$1,007	\$1,124	\$1,386	\$783	\$917	\$1,023
Nevada General Insurance Company	\$1,710	\$1,644	\$1,644	\$1,776	\$1,914	\$2,184	\$1,728	\$1,578	\$1,578
Progressive Direct Insurance Company	\$617	\$540	\$619	\$984	\$1,055	\$1,213	\$880	\$626	\$717
Progressive Northern Insurance Company	\$512	\$474	\$511	\$859	\$936	\$1,166	\$804	\$572	\$574
Safeco Insurance Company of Illinois	\$596	\$600	\$616	\$1,082	\$1,251	\$1,272	\$825	\$650	\$579
Sentinel Insurance Company, Ltd.	\$849	\$797	\$797	\$1,114	\$1,354	\$1,305	\$797	\$958	\$1,118
State Farm Fire and Casualty Company	\$486	\$458	\$458	\$819	\$938	\$915	\$458	\$458	\$598
State Farm Mutual Automobile Insurance Company	\$432	\$409	\$409	\$725	\$827	\$807	\$409	\$409	\$534
United Services Automobile Association	\$530	\$503	\$503	\$716	\$724	\$747	\$503	\$550	\$503
USAA Casualty Insurance Company	\$614	\$584	\$584	\$836	\$845	\$872	\$584	\$638	\$584
Viking Insurance Company of Wisconsin	\$1,951	\$1,766	\$1,766	\$2,902	\$3,286	\$3,254	\$2,276	\$2,226	\$1,873
Western United Insurance Company	\$651	\$657	\$657	\$1,072	\$1,323	\$1,345	\$820	\$683	\$850

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE I - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-eight-year-old married retired male. Wife does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$600	\$620	\$599	\$913	\$1,065	\$1,229	\$621	\$679	\$620
Allstate Indemnity Company	\$600	\$620	\$599	\$913	\$1,065	\$1,229	\$621	\$679	\$620
Allstate Insurance Company	\$420	\$419	\$419	\$627	\$722	\$798	\$419	\$461	\$419
Allstate Property and Casualty Insurance Company	\$684	\$662	\$662	\$1,043	\$1,200	\$1,318	\$662	\$756	\$662
American Access Casualty Company	\$1,836	\$1,846	\$1,846	\$2,098	\$2,436	\$2,435	\$1,846	\$1,993	\$1,846
American Family Mutual Insurance Company	\$427	\$441	\$441	\$689	\$801	\$713	\$441	\$475	\$427
American National Property and Casualty Company	\$395	\$371	\$409	\$632	\$790	\$815	\$553	\$522	\$455
Coast National Insurance Company	\$769	\$626	\$703	\$1,158	\$1,280	\$1,487	\$1,025	\$828	\$919
COUNTRY Mutual Insurance Company	\$542	\$526	\$526	\$900	\$1,153	\$900	\$646	\$632	\$649
Esurance Insurance Company	\$928	\$714	\$778	\$1,022	\$1,120	\$1,293	\$981	\$787	\$918
Farmers Insurance Exchange	\$953	\$813	\$813	\$1,656	\$2,340	\$2,350	\$1,448	\$1,158	\$1,750
GEICO General Insurance Company	\$442	\$453	\$453	\$526	\$594	\$624	\$453	\$466	\$453
GEICO Indemnity Company	\$687	\$717	\$717	\$777	\$893	\$895	\$717	\$712	\$717
Government Employees Insurance Company (GEICO)	\$442	\$453	\$453	\$526	\$594	\$624	\$453	\$466	\$453
Hartford Insurance Company of the Midwest	\$468	\$411	\$394	\$638	\$649	\$687	\$407	\$406	\$431
IDS Property Casualty Insurance Company	\$799	\$815	\$815	\$1,410	\$1,551	\$1,410	\$815	\$929	\$1,062
Infinity Auto Insurance Company	\$687	\$632	\$699	\$971	\$1,189	\$1,248	\$942	\$743	\$847
Liberty Mutual Fire Insurance Company	\$503	\$540	\$539	\$817	\$943	\$943	\$539	\$587	\$630
Mid-Century Insurance Company	\$1,136	\$867	\$867	\$1,807	\$2,585	\$2,211	\$1,421	\$1,238	\$1,838
Nationwide Insurance Company of America	\$497	\$478	\$481	\$736	\$834	\$892	\$531	\$594	\$493
Nevada Capital Insurance Company	\$455	\$413	\$413	\$507	\$565	\$692	\$413	\$483	\$541
Nevada General Insurance Company	\$1,308	\$1,272	\$1,272	\$1,302	\$1,410	\$1,614	\$1,284	\$1,212	\$1,212
Primero Insurance Company	\$961	\$871	\$871	\$1,530	\$1,739	\$1,631	\$1,088	\$1,088	\$871
Progressive Direct Insurance Company	\$702	\$647	\$711	\$1,039	\$1,123	\$1,295	\$970	\$716	\$863
Progressive Northern Insurance Company	\$577	\$533	\$572	\$902	\$976	\$1,217	\$859	\$657	\$650
Safeco Insurance Company of Illinois	\$493	\$504	\$520	\$854	\$982	\$995	\$683	\$559	\$480
Sentinel Insurance Company, Ltd.	\$1,156	\$867	\$867	\$1,245	\$1,524	\$1,466	\$867	\$1,050	\$1,239
State Farm Fire and Casualty Company	\$362	\$346	\$346	\$598	\$673	\$655	\$346	\$346	\$460
State Farm Mutual Automobile Insurance Company	\$325	\$313	\$313	\$536	\$603	\$586	\$313	\$313	\$415
United Services Automobile Association	\$434	\$414	\$414	\$585	\$594	\$614	\$414	\$459	\$414
USAA Casualty Insurance Company	\$443	\$423	\$423	\$599	\$608	\$629	\$423	\$469	\$423
Viking Insurance Company of Wisconsin	\$1,250	\$1,148	\$1,148	\$1,772	\$2,015	\$1,977	\$1,451	\$1,430	\$1,219
Western United Insurance Company	\$662	\$666	\$672	\$1,034	\$1,259	\$1,277	\$806	\$694	\$864

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE I - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Seventy-eight-year-old married retired male. Wife does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$653	\$663	\$640	\$1,085	\$1,271	\$1,518	\$662	\$741	\$663
Allstate Indemnity Company	\$771	\$785	\$758	\$1,264	\$1,485	\$1,765	\$785	\$876	\$785
Allstate Insurance Company	\$520	\$513	\$513	\$847	\$981	\$1,122	\$513	\$574	\$513
Allstate Property and Casualty Insurance Company	\$769	\$738	\$738	\$1,266	\$1,462	\$1,661	\$738	\$852	\$738
American Access Casualty Company	\$1,919	\$1,939	\$1,939	\$2,221	\$2,569	\$2,570	\$1,939	\$2,089	\$1,939
American Family Mutual Insurance Company	\$527	\$540	\$540	\$888	\$1,025	\$919	\$540	\$590	\$527
American National Property and Casualty Company	\$464	\$438	\$479	\$761	\$957	\$994	\$649	\$606	\$527
Coast National Insurance Company	\$973	\$772	\$893	\$1,552	\$1,737	\$2,032	\$1,313	\$1,021	\$1,167
COUNTRY Mutual Insurance Company	\$671	\$637	\$637	\$1,163	\$1,475	\$1,163	\$791	\$783	\$793
COUNTRY Preferred Insurance Company	\$610	\$580	\$580	\$1,057	\$1,340	\$1,057	\$718	\$711	\$720
Esurance Insurance Company	\$941	\$698	\$767	\$1,091	\$1,190	\$1,377	\$1,017	\$775	\$886
Farmers Insurance Exchange	\$1,258	\$1,025	\$1,025	\$2,314	\$3,301	\$3,325	\$1,996	\$1,518	\$2,264
GEICO General Insurance Company	\$605	\$607	\$607	\$766	\$880	\$906	\$607	\$622	\$607
GEICO Indemnity Company	\$883	\$901	\$901	\$1,058	\$1,227	\$1,220	\$901	\$900	\$901
Government Employees Insurance Company (GEICO)	\$605	\$607	\$607	\$766	\$880	\$906	\$607	\$622	\$607
Hartford Insurance Company of the Midwest	\$468	\$430	\$404	\$768	\$719	\$797	\$426	\$424	\$441
IDS Property Casualty Insurance Company	\$732	\$747	\$747	\$1,293	\$1,418	\$1,293	\$747	\$846	\$968
Infinity Auto Insurance Company	\$964	\$851	\$973	\$1,486	\$1,845	\$1,983	\$1,326	\$1,005	\$1,194
Liberty Mutual Fire Insurance Company	\$662	\$691	\$689	\$1,074	\$1,226	\$1,226	\$689	\$760	\$808
Mid-Century Insurance Company	\$1,406	\$1,035	\$1,035	\$2,421	\$3,371	\$2,931	\$1,777	\$1,553	\$2,289
Nationwide Insurance Company of America	\$551	\$521	\$529	\$896	\$1,013	\$1,098	\$601	\$660	\$542
Nevada Capital Insurance Company	\$533	\$488	\$488	\$627	\$699	\$860	\$488	\$567	\$631
Nevada General Insurance Company	\$1,560	\$1,506	\$1,506	\$1,626	\$1,758	\$1,992	\$1,572	\$1,446	\$1,446
Progressive Direct Insurance Company	\$930	\$816	\$938	\$1,467	\$1,571	\$1,811	\$1,319	\$944	\$1,096
Progressive Northern Insurance Company	\$665	\$607	\$659	\$1,163	\$1,264	\$1,578	\$1,070	\$728	\$745
Safeco Insurance Company of Illinois	\$612	\$613	\$632	\$1,127	\$1,304	\$1,327	\$847	\$664	\$596
Sentinel Insurance Company, Ltd.	\$894	\$837	\$837	\$1,211	\$1,465	\$1,419	\$837	\$1,011	\$1,185
State Farm Fire and Casualty Company	\$517	\$484	\$484	\$892	\$1,025	\$999	\$484	\$484	\$629
State Farm Mutual Automobile Insurance Company	\$457	\$430	\$430	\$787	\$901	\$878	\$430	\$430	\$560
United Services Automobile Association	\$531	\$501	\$501	\$743	\$751	\$778	\$501	\$554	\$501
USAA Casualty Insurance Company	\$622	\$587	\$587	\$880	\$889	\$921	\$587	\$649	\$587
Viking Insurance Company of Wisconsin	\$1,593	\$1,498	\$1,498	\$2,439	\$2,756	\$2,733	\$1,932	\$1,907	\$1,593
Western United Insurance Company	\$612	\$607	\$605	\$1,007	\$1,243	\$1,255	\$759	\$636	\$795

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE I - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Seventy-eight-year-old married retired male. Wife does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$538	\$559	\$542	\$807	\$937	\$1,075	\$561	\$607	\$559
Allstate Indemnity Company	\$1,007	\$1,151	\$1,072	\$1,415	\$1,603	\$1,856	\$1,169	\$1,194	\$1,151
Allstate Insurance Company	\$415	\$420	\$420	\$611	\$704	\$778	\$420	\$455	\$420
Allstate Property and Casualty Insurance Company	\$672	\$656	\$656	\$1,015	\$1,167	\$1,282	\$656	\$741	\$656
American Access Casualty Company	\$1,851	\$1,878	\$1,878	\$2,124	\$2,480	\$2,458	\$1,878	\$2,017	\$1,878
American Family Mutual Insurance Company	\$494	\$515	\$515	\$775	\$903	\$800	\$515	\$546	\$494
American National Property and Casualty Company	\$329	\$313	\$347	\$519	\$648	\$666	\$460	\$434	\$385
Coast National Insurance Company	\$833	\$698	\$764	\$1,238	\$1,385	\$1,594	\$1,115	\$906	\$981
COUNTRY Mutual Insurance Company	\$554	\$536	\$536	\$921	\$1,178	\$921	\$660	\$647	\$664
Esurance Insurance Company	\$1,211	\$933	\$1,016	\$1,318	\$1,444	\$1,684	\$1,282	\$1,030	\$1,223
Farmers Insurance Exchange	\$988	\$872	\$872	\$1,671	\$2,350	\$2,359	\$1,484	\$1,204	\$1,869
GEICO General Insurance Company	\$415	\$423	\$423	\$490	\$554	\$582	\$423	\$438	\$423
GEICO Indemnity Company	\$637	\$663	\$657	\$718	\$827	\$828	\$663	\$662	\$663
Government Employees Insurance Company (GEICO)	\$415	\$423	\$423	\$490	\$554	\$582	\$423	\$438	\$423
Hartford Insurance Company of the Midwest	\$487	\$428	\$411	\$660	\$668	\$709	\$424	\$422	\$446
IDS Property Casualty Insurance Company	\$841	\$863	\$863	\$1,458	\$1,604	\$1,458	\$863	\$977	\$1,116
Infinity Auto Insurance Company	\$773	\$727	\$788	\$1,082	\$1,315	\$1,378	\$1,076	\$845	\$946
Liberty Mutual Fire Insurance Company	\$565	\$567	\$612	\$903	\$1,041	\$1,041	\$612	\$669	\$630
Mid-Century Insurance Company	\$1,241	\$945	\$945	\$1,954	\$2,785	\$2,386	\$1,551	\$1,349	\$2,005
Nationwide Insurance Company of America	\$548	\$534	\$535	\$803	\$913	\$973	\$589	\$662	\$549
Nevada Capital Insurance Company	\$602	\$549	\$549	\$672	\$750	\$920	\$549	\$641	\$719
Nevada General Insurance Company	\$1,530	\$1,494	\$1,494	\$1,530	\$1,644	\$1,884	\$1,512	\$1,422	\$1,422
Primero Insurance Company	\$1,090	\$988	\$988	\$1,727	\$1,963	\$1,842	\$1,235	\$1,235	\$988
Progressive Direct Insurance Company	\$741	\$683	\$753	\$1,097	\$1,186	\$1,369	\$1,024	\$756	\$920
Progressive Northern Insurance Company	\$539	\$504	\$536	\$814	\$880	\$1,097	\$785	\$621	\$608
Safeco Insurance Company of Illinois	\$506	\$515	\$531	\$874	\$1,006	\$1,017	\$699	\$572	\$490
Sentinel Insurance Company, Ltd.	\$1,187	\$891	\$891	\$1,274	\$1,567	\$1,505	\$891	\$1,079	\$1,276
State Farm Fire and Casualty Company	\$378	\$366	\$366	\$607	\$683	\$664	\$366	\$366	\$486
State Farm Mutual Automobile Insurance Company	\$342	\$332	\$332	\$546	\$613	\$596	\$332	\$332	\$439
United Services Automobile Association	\$409	\$389	\$389	\$551	\$559	\$578	\$389	\$432	\$389
USAA Casualty Insurance Company	\$415	\$395	\$395	\$560	\$568	\$587	\$395	\$439	\$395
Viking Insurance Company of Wisconsin	\$1,489	\$1,376	\$1,376	\$2,071	\$2,356	\$2,303	\$1,723	\$1,697	\$1,462
Western United Insurance Company	\$697	\$704	\$709	\$1,088	\$1,332	\$1,347	\$846	\$730	\$907

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE I - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Seventy-eight-year-old married retired male. Wife does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$563	\$575	\$556	\$924	\$1,079	\$1,284	\$575	\$637	\$575
Allstate Indemnity Company	\$1,161	\$1,287	\$1,193	\$1,788	\$2,059	\$2,363	\$1,325	\$1,392	\$1,287
Allstate Insurance Company	\$505	\$504	\$504	\$810	\$937	\$1,074	\$504	\$555	\$504
Allstate Property and Casualty Insurance Company	\$742	\$718	\$718	\$1,211	\$1,396	\$1,589	\$718	\$820	\$718
American Access Casualty Company	\$1,928	\$1,966	\$1,966	\$2,154	\$2,610	\$2,586	\$1,966	\$2,110	\$1,966
American Family Mutual Insurance Company	\$594	\$613	\$613	\$974	\$1,127	\$1,007	\$613	\$661	\$594
American National Property and Casualty Company	\$379	\$362	\$399	\$612	\$767	\$795	\$531	\$495	\$437
Coast National Insurance Company	\$1,030	\$837	\$949	\$1,619	\$1,825	\$2,120	\$1,393	\$1,093	\$1,219
COUNTRY Mutual Insurance Company	\$684	\$648	\$648	\$1,185	\$1,502	\$1,185	\$805	\$799	\$809
COUNTRY Preferred Insurance Company	\$622	\$589	\$589	\$1,077	\$1,365	\$1,077	\$731	\$725	\$735
Esurance Insurance Company	\$1,188	\$886	\$975	\$1,356	\$1,482	\$1,727	\$1,281	\$986	\$1,149
Farmers Insurance Exchange	\$1,223	\$1,038	\$1,038	\$2,190	\$3,112	\$3,127	\$1,922	\$1,485	\$2,275
GEICO General Insurance Company	\$568	\$566	\$566	\$715	\$821	\$844	\$566	\$583	\$566
GEICO Indemnity Company	\$819	\$834	\$834	\$980	\$1,138	\$1,129	\$834	\$836	\$834
Government Employees Insurance Company (GEICO)	\$568	\$566	\$566	\$715	\$821	\$844	\$566	\$583	\$566
Hartford Insurance Company of the Midwest	\$477	\$440	\$414	\$780	\$726	\$809	\$436	\$435	\$449
IDS Property Casualty Insurance Company	\$769	\$790	\$790	\$1,335	\$1,465	\$1,335	\$790	\$888	\$1,016
Infinity Auto Insurance Company	\$1,052	\$950	\$1,068	\$1,600	\$1,980	\$2,117	\$1,465	\$1,111	\$1,294
Liberty Mutual Fire Insurance Company	\$724	\$764	\$762	\$1,160	\$1,324	\$1,324	\$762	\$832	\$887
Mid-Century Insurance Company	\$1,528	\$1,122	\$1,122	\$2,607	\$3,618	\$3,154	\$1,931	\$1,683	\$2,480
Nationwide Insurance Company of America	\$596	\$569	\$575	\$948	\$1,076	\$1,164	\$649	\$718	\$590
Nevada Capital Insurance Company	\$697	\$637	\$637	\$818	\$916	\$1,126	\$637	\$743	\$829
Nevada General Insurance Company	\$1,812	\$1,740	\$1,740	\$1,896	\$2,034	\$2,310	\$1,824	\$1,680	\$1,680
Progressive Direct Insurance Company	\$975	\$855	\$983	\$1,535	\$1,648	\$1,896	\$1,381	\$991	\$1,151
Progressive Northern Insurance Company	\$582	\$533	\$578	\$978	\$1,064	\$1,327	\$914	\$647	\$654
Safeco Insurance Company of Illinois	\$625	\$624	\$643	\$1,149	\$1,332	\$1,352	\$864	\$677	\$607
Sentinel Insurance Company, Ltd.	\$905	\$847	\$847	\$1,223	\$1,484	\$1,435	\$847	\$1,023	\$1,202
State Farm Fire and Casualty Company	\$515	\$486	\$486	\$866	\$991	\$966	\$486	\$486	\$636
State Farm Mutual Automobile Insurance Company	\$458	\$435	\$435	\$768	\$875	\$853	\$435	\$435	\$569
United Services Automobile Association	\$498	\$468	\$468	\$694	\$702	\$726	\$468	\$520	\$468
USAA Casualty Insurance Company	\$578	\$543	\$543	\$811	\$820	\$849	\$543	\$603	\$543
Viking Insurance Company of Wisconsin	\$1,879	\$1,706	\$1,706	\$2,711	\$3,070	\$3,033	\$2,183	\$2,153	\$1,816
Western United Insurance Company	\$643	\$638	\$636	\$1,057	\$1,306	\$1,315	\$796	\$667	\$831

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE J - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$553	\$580	\$565	\$823	\$963	\$1,103	\$585	\$623	\$580
Allstate Indemnity Company	\$553	\$580	\$565	\$823	\$963	\$1,103	\$585	\$623	\$580
Allstate Insurance Company	\$749	\$749	\$749	\$1,092	\$1,257	\$1,368	\$749	\$825	\$749
Allstate Property and Casualty Insurance Company	\$889	\$864	\$864	\$1,332	\$1,528	\$1,668	\$864	\$981	\$864
American Access Casualty Company	\$1,644	\$1,836	\$1,836	\$2,105	\$2,315	\$2,414	\$1,836	\$1,826	\$1,836
American Family Mutual Insurance Company	\$850	\$887	\$887	\$1,375	\$1,613	\$1,429	\$887	\$948	\$850
American National Property and Casualty Company	\$554	\$526	\$578	\$889	\$1,113	\$1,148	\$781	\$743	\$642
Coast National Insurance Company	\$675	\$561	\$618	\$996	\$1,103	\$1,276	\$899	\$734	\$801
COUNTRY Mutual Insurance Company	\$662	\$654	\$654	\$1,088	\$1,405	\$1,088	\$798	\$769	\$795
Esurance Insurance Company	\$891	\$681	\$743	\$979	\$1,083	\$1,253	\$949	\$756	\$882
Farmers Insurance Exchange	\$312	\$653	\$651	\$1,230	\$1,768	\$1,817	\$1,168	\$945	\$1,357
GEICO General Insurance Company	\$451	\$463	\$463	\$536	\$607	\$640	\$463	\$481	\$463
GEICO Indemnity Company	\$1,121	\$1,169	\$1,169	\$1,267	\$1,461	\$1,470	\$1,169	\$1,172	\$1,169
Government Employees Insurance Company (GEICO)	\$451	\$463	\$463	\$536	\$607	\$640	\$463	\$481	\$463
IDS Property Casualty Insurance Company	\$972	\$776	\$776	\$1,183	\$1,303	\$1,183	\$776	\$849	\$972
Infinity Auto Insurance Company	\$552	\$523	\$563	\$763	\$931	\$970	\$767	\$606	\$670
Liberty Mutual Fire Insurance Company	\$565	\$605	\$605	\$920	\$1,062	\$1,062	\$605	\$661	\$709
Mid-Century Insurance Company	\$312	\$972	\$954	\$1,879	\$2,746	\$2,346	\$1,587	\$1,361	\$1,990
Nationwide Insurance Company of America	\$507	\$491	\$495	\$750	\$848	\$904	\$545	\$606	\$507
Nevada Capital Insurance Company	\$739	\$672	\$672	\$826	\$920	\$1,130	\$672	\$788	\$882
Nevada General Insurance Company	\$1,680	\$1,644	\$1,644	\$1,650	\$1,788	\$2,058	\$1,650	\$1,560	\$1,560
Primero Insurance Company	\$1,152	\$1,069	\$1,069	\$1,885	\$2,171	\$2,024	\$1,290	\$1,290	\$1,069
Progressive Direct Insurance Company	\$502	\$477	\$506	\$633	\$799	\$923	\$696	\$515	\$626
Progressive Northern Insurance Company	\$586	\$552	\$586	\$898	\$975	\$1,213	\$864	\$675	\$660
Safeco Insurance Company of Illinois	\$423	\$440	\$446	\$723	\$829	\$840	\$588	\$478	\$414
Sentinel Insurance Company, Ltd.	\$1,071	\$889	\$889	\$1,168	\$1,460	\$1,399	\$889	\$1,066	\$1,260
State Farm Fire and Casualty Company	\$445	\$426	\$426	\$736	\$826	\$802	\$426	\$426	\$570
State Farm Mutual Automobile Insurance Company	\$401	\$386	\$386	\$661	\$741	\$719	\$386	\$386	\$515
United Services Automobile Association	\$490	\$476	\$476	\$642	\$653	\$675	\$476	\$519	\$476
USAA Casualty Insurance Company	\$511	\$497	\$497	\$672	\$683	\$707	\$497	\$541	\$497
Viking Insurance Company of Wisconsin	\$1,050	\$989	\$989	\$1,466	\$1,686	\$1,628	\$1,219	\$1,185	\$1,040
Western United Insurance Company	\$563	\$579	\$588	\$868	\$1,044	\$1,070	\$696	\$601	\$746

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE J - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$619	\$639	\$620	\$1,002	\$1,178	\$1,397	\$643	\$697	\$639
Allstate Indemnity Company	\$685	\$709	\$688	\$1,100	\$1,295	\$1,531	\$713	\$773	\$709
Allstate Insurance Company	\$904	\$892	\$892	\$1,416	\$1,640	\$1,828	\$892	\$1,001	\$892
Allstate Property and Casualty Insurance Company	\$998	\$962	\$962	\$1,606	\$1,855	\$2,081	\$962	\$1,107	\$962
American Access Casualty Company	\$1,734	\$1,939	\$1,939	\$2,235	\$2,468	\$2,263	\$1,939	\$1,934	\$1,939
American Family Mutual Insurance Company	\$1,023	\$1,056	\$1,056	\$1,725	\$2,011	\$1,795	\$1,056	\$1,152	\$1,023
American National Property and Casualty Company	\$644	\$612	\$669	\$1,054	\$1,328	\$1,379	\$909	\$853	\$732
Coast National Insurance Company	\$840	\$679	\$774	\$1,317	\$1,473	\$1,718	\$1,134	\$891	\$1,002
COUNTRY Mutual Insurance Company	\$807	\$778	\$778	\$1,384	\$1,769	\$1,384	\$962	\$940	\$957
COUNTRY Preferred Insurance Company	\$733	\$707	\$707	\$1,256	\$1,605	\$1,256	\$872	\$852	\$868
Esurance Insurance Company	\$838	\$624	\$686	\$958	\$1,055	\$1,217	\$902	\$695	\$794
Farmers Insurance Exchange	\$971	\$808	\$808	\$1,767	\$2,521	\$2,542	\$1,534	\$1,170	\$1,768
GEICO General Insurance Company	\$597	\$603	\$603	\$752	\$865	\$896	\$603	\$624	\$603
GEICO Indemnity Company	\$1,419	\$1,453	\$1,453	\$1,697	\$1,974	\$1,971	\$1,453	\$1,465	\$1,453
Government Employees Insurance Company (GEICO)	\$597	\$603	\$603	\$752	\$865	\$896	\$603	\$624	\$603
IDS Property Casualty Insurance Company	\$677	\$713	\$713	\$1,090	\$1,197	\$1,090	\$713	\$776	\$887
Infinity Auto Insurance Company	\$738	\$671	\$748	\$1,109	\$1,373	\$1,463	\$1,025	\$783	\$902
Liberty Mutual Fire Insurance Company	\$722	\$753	\$752	\$1,187	\$1,359	\$1,359	\$752	\$835	\$889
Mid-Century Insurance Company	\$1,499	\$1,119	\$1,119	\$2,529	\$3,524	\$3,048	\$1,879	\$1,647	\$2,434
Nationwide Insurance Company of America	\$549	\$523	\$530	\$881	\$994	\$1,072	\$601	\$655	\$544
Nevada Capital Insurance Company	\$852	\$775	\$775	\$1,000	\$1,114	\$1,375	\$775	\$909	\$1,014
Nevada General Insurance Company	\$1,974	\$1,914	\$1,914	\$2,034	\$2,202	\$2,520	\$1,980	\$1,836	\$1,836
Progressive Direct Insurance Company	\$643	\$579	\$646	\$995	\$1,073	\$1,238	\$909	\$655	\$769
Progressive Northern Insurance Company	\$629	\$583	\$628	\$1,074	\$1,174	\$1,490	\$1,000	\$699	\$707
Safeco Insurance Company of Illinois	\$521	\$528	\$537	\$949	\$1,095	\$1,115	\$722	\$564	\$510
Sentinel Insurance Company, Ltd.	\$902	\$850	\$850	\$1,128	\$1,388	\$1,339	\$850	\$1,015	\$1,190
State Farm Fire and Casualty Company	\$621	\$582	\$582	\$1,072	\$1,222	\$1,190	\$582	\$582	\$765
State Farm Mutual Automobile Insurance Company	\$551	\$520	\$520	\$950	\$1,080	\$1,051	\$520	\$520	\$683
United Services Automobile Association	\$594	\$569	\$569	\$808	\$819	\$847	\$569	\$621	\$569
USAA Casualty Insurance Company	\$695	\$666	\$666	\$955	\$967	\$1,001	\$666	\$726	\$666
Viking Insurance Company of Wisconsin	\$1,352	\$1,252	\$1,252	\$1,955	\$2,231	\$2,180	\$1,574	\$1,532	\$1,319
Western United Insurance Company	\$528	\$532	\$537	\$858	\$1,049	\$1,071	\$665	\$555	\$689

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE J - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$487	\$514	\$502	\$713	\$835	\$951	\$520	\$546	\$514
Allstate Indemnity Company	\$1,121	\$1,326	\$1,237	\$1,508	\$1,696	\$1,990	\$1,330	\$1,312	\$1,326
Allstate Insurance Company	\$744	\$752	\$752	\$1,068	\$1,228	\$1,336	\$752	\$817	\$752
Allstate Property and Casualty Insurance Company	\$874	\$857	\$857	\$1,296	\$1,486	\$1,622	\$857	\$963	\$857
American Access Casualty Company	\$1,682	\$1,863	\$1,863	\$2,153	\$2,312	\$2,428	\$1,863	\$1,860	\$1,863
American Family Mutual Insurance Company	\$986	\$1,042	\$1,042	\$1,553	\$1,826	\$1,611	\$1,042	\$1,094	\$986
American National Property and Casualty Company	\$466	\$443	\$490	\$737	\$920	\$944	\$653	\$618	\$545
Coast National Insurance Company	\$747	\$641	\$686	\$1,088	\$1,224	\$1,399	\$1,003	\$821	\$869
COUNTRY Mutual Insurance Company	\$675	\$665	\$665	\$1,111	\$1,433	\$1,111	\$665	\$786	\$812
Esurance Insurance Company	\$1,183	\$910	\$989	\$1,283	\$1,420	\$1,655	\$1,261	\$1,008	\$1,196
Farmers Insurance Exchange	\$312	\$711	\$709	\$1,259	\$1,804	\$1,856	\$1,219	\$1,002	\$1,472
GEICO General Insurance Company	\$450	\$460	\$460	\$533	\$604	\$639	\$460	\$483	\$460
GEICO Indemnity Company	\$1,042	\$1,085	\$1,085	\$1,175	\$1,355	\$1,361	\$1,085	\$1,094	\$1,085
Government Employees Insurance Company (GEICO)	\$450	\$460	\$460	\$533	\$604	\$639	\$460	\$483	\$460
IDS Property Casualty Insurance Company	\$1,043	\$840	\$840	\$1,246	\$1,373	\$1,246	\$840	\$910	\$1,043
Infinity Auto Insurance Company	\$638	\$620	\$653	\$872	\$1,060	\$1,101	\$899	\$709	\$766
Liberty Mutual Fire Insurance Company	\$635	\$635	\$687	\$1,017	\$1,173	\$1,173	\$687	\$743	\$709
Mid-Century Insurance Company	\$312	\$1,064	\$1,043	\$2,036	\$2,965	\$2,537	\$1,739	\$1,489	\$2,177
Nationwide Insurance Company of America	\$566	\$554	\$557	\$826	\$938	\$999	\$613	\$679	\$571
Nevada Capital Insurance Company	\$886	\$807	\$807	\$992	\$1,109	\$1,361	\$807	\$946	\$1,063
Nevada General Insurance Company	\$1,974	\$1,926	\$1,926	\$1,950	\$2,112	\$2,424	\$1,944	\$1,836	\$1,836
Primero Insurance Company	\$1,306	\$1,211	\$1,211	\$2,126	\$2,448	\$2,283	\$1,464	\$1,464	\$1,211
Progressive Direct Insurance Company	\$533	\$504	\$537	\$776	\$846	\$972	\$737	\$546	\$664
Progressive Northern Insurance Company	\$557	\$530	\$559	\$823	\$894	\$1,112	\$803	\$648	\$627
Safeco Insurance Company of Illinois	\$438	\$454	\$459	\$746	\$856	\$865	\$609	\$493	\$427
Sentinel Insurance Company, Ltd.	\$1,072	\$888	\$888	\$1,166	\$1,457	\$1,394	\$888	\$1,066	\$1,252
State Farm Fire and Casualty Company	\$468	\$452	\$452	\$750	\$841	\$817	\$452	\$452	\$603
State Farm Mutual Automobile Insurance Company	\$422	\$410	\$410	\$675	\$756	\$735	\$410	\$410	\$546
United Services Automobile Association	\$461	\$446	\$446	\$603	\$613	\$634	\$446	\$487	\$446
USAA Casualty Insurance Company	\$478	\$463	\$463	\$627	\$637	\$659	\$463	\$505	\$463
Viking Insurance Company of Wisconsin	\$1,258	\$1,189	\$1,189	\$1,724	\$1,982	\$1,908	\$1,456	\$1,416	\$1,252
Western United Insurance Company	\$583	\$605	\$613	\$900	\$1,088	\$1,112	\$721	\$624	\$772

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE J - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$534	\$555	\$541	\$853	\$1,002	\$1,183	\$560	\$600	\$555
Allstate Indemnity Company	\$1,206	\$1,388	\$1,291	\$1,764	\$2,010	\$2,332	\$1,408	\$1,423	\$1,388
Allstate Insurance Company	\$878	\$877	\$877	\$1,354	\$1,566	\$1,746	\$877	\$970	\$877
Allstate Property and Casualty Insurance Company	\$963	\$937	\$937	\$1,534	\$1,768	\$1,987	\$937	\$1,066	\$937
American Access Casualty Company	\$1,772	\$1,963	\$1,963	\$2,283	\$2,455	\$2,573	\$1,963	\$1,967	\$1,963
American Family Mutual Insurance Company	\$1,160	\$1,211	\$1,211	\$1,903	\$2,225	\$1,977	\$1,211	\$1,298	\$1,160
American National Property and Casualty Company	\$530	\$503	\$553	\$856	\$1,073	\$1,108	\$744	\$698	\$609
Coast National Insurance Company	\$907	\$755	\$836	\$1,396	\$1,581	\$1,823	\$1,228	\$973	\$1,063
COUNTRY Mutual Insurance Company	\$822	\$790	\$790	\$1,409	\$1,799	\$1,409	\$829	\$958	\$976
COUNTRY Preferred Insurance Company	\$632	\$717	\$717	\$1,279	\$1,632	\$1,279	\$885	\$868	\$884
Esurance Insurance Company	\$1,069	\$802	\$879	\$1,207	\$1,331	\$1,545	\$1,151	\$893	\$1,039
Farmers Insurance Exchange	\$959	\$831	\$831	\$1,696	\$2,409	\$2,422	\$1,498	\$1,163	\$1,802
GEICO General Insurance Company	\$594	\$597	\$597	\$745	\$858	\$890	\$597	\$623	\$597
GEICO Indemnity Company	\$1,317	\$1,345	\$1,345	\$1,570	\$1,826	\$1,820	\$1,345	\$1,362	\$1,345
Government Employees Insurance Company (GEICO)	\$594	\$597	\$597	\$745	\$858	\$890	\$597	\$623	\$597
IDS Property Casualty Insurance Company	\$725	\$770	\$770	\$1,146	\$1,259	\$1,146	\$770	\$830	\$951
Infinity Auto Insurance Company	\$827	\$770	\$842	\$1,221	\$1,509	\$1,599	\$1,163	\$888	\$1,000
Liberty Mutual Fire Insurance Company	\$792	\$835	\$835	\$1,282	\$1,470	\$1,470	\$835	\$917	\$979
Mid-Century Insurance Company	\$1,634	\$1,217	\$1,217	\$2,728	\$3,790	\$3,285	\$2,046	\$1,789	\$2,646
Nationwide Insurance Company of America	\$598	\$576	\$583	\$943	\$1,066	\$1,148	\$656	\$718	\$598
Nevada Capital Insurance Company	\$1,016	\$927	\$927	\$1,193	\$1,333	\$1,643	\$927	\$1,087	\$1,214
Nevada General Insurance Company	\$2,310	\$2,238	\$2,238	\$2,394	\$2,574	\$2,940	\$2,328	\$2,142	\$2,142
Progressive Direct Insurance Company	\$677	\$610	\$681	\$1,043	\$1,128	\$1,300	\$955	\$690	\$812
Progressive Northern Insurance Company	\$564	\$527	\$564	\$925	\$1,011	\$1,258	\$875	\$635	\$633
Safeco Insurance Company of Illinois	\$535	\$543	\$550	\$972	\$1,124	\$1,141	\$742	\$579	\$523
Sentinel Insurance Company, Ltd.	\$881	\$828	\$828	\$1,097	\$1,353	\$1,302	\$828	\$990	\$1,148
State Farm Fire and Casualty Company	\$623	\$589	\$589	\$1,047	\$1,190	\$1,159	\$589	\$589	\$777
State Farm Mutual Automobile Insurance Company	\$556	\$528	\$528	\$931	\$1,056	\$1,028	\$528	\$528	\$697
United Services Automobile Association	\$557	\$532	\$532	\$755	\$765	\$791	\$532	\$582	\$532
USAA Casualty Insurance Company	\$646	\$617	\$617	\$882	\$893	\$923	\$617	\$674	\$617
Viking Insurance Company of Wisconsin	\$1,545	\$1,437	\$1,437	\$2,192	\$2,505	\$2,440	\$1,794	\$1,747	\$1,516
Western United Insurance Company	\$546	\$553	\$556	\$886	\$1,086	\$1,107	\$686	\$575	\$712

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE K - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$718	\$754	\$734	\$1,053	\$1,230	\$1,399	\$760	\$808	\$754
Allstate Indemnity Company	\$718	\$754	\$734	\$1,053	\$1,230	\$1,399	\$760	\$808	\$754
Allstate Insurance Company	\$749	\$749	\$749	\$1,092	\$1,257	\$1,368	\$749	\$825	\$749
Allstate Property and Casualty Insurance Company	\$994	\$968	\$968	\$1,487	\$1,708	\$1,859	\$968	\$1,098	\$968
American Access Casualty Company	\$1,644	\$1,836	\$1,836	\$2,105	\$2,315	\$2,414	\$1,836	\$1,826	\$1,836
American Family Mutual Insurance Company	\$850	\$887	\$887	\$1,375	\$1,613	\$1,429	\$887	\$948	\$850
American National Property and Casualty Company	\$658	\$619	\$682	\$1,053	\$1,316	\$1,358	\$926	\$874	\$757
Coast National Insurance Company	\$817	\$687	\$752	\$1,207	\$1,332	\$1,545	\$1,098	\$894	\$971
COUNTRY Mutual Insurance Company	\$775	\$766	\$766	\$1,272	\$1,644	\$1,272	\$935	\$901	\$931
Esurance Insurance Company	\$1,165	\$890	\$968	\$1,284	\$1,422	\$1,643	\$1,244	\$987	\$1,147
Farmers Insurance Exchange	\$934	\$814	\$814	\$1,600	\$2,259	\$2,270	\$1,408	\$1,132	\$1,732
GEICO General Insurance Company	\$474	\$487	\$487	\$564	\$639	\$674	\$487	\$506	\$487
GEICO Indemnity Company	\$1,121	\$1,169	\$1,169	\$1,267	\$2,035	\$1,470	\$1,169	\$1,172	\$1,169
Government Employees Insurance Company (GEICO)	\$474	\$487	\$487	\$564	\$639	\$674	\$487	\$506	\$487
IDS Property Casualty Insurance Company	\$920	\$973	\$973	\$1,502	\$1,655	\$1,502	\$973	\$1,062	\$1,215
Infinity Auto Insurance Company	\$741	\$699	\$754	\$1,039	\$1,266	\$1,328	\$1,030	\$812	\$897
Liberty Mutual Fire Insurance Company	\$856	\$918	\$918	\$1,391	\$1,611	\$1,611	\$918	\$1,004	\$1,078
Mid-Century Insurance Company	\$1,592	\$1,227	\$1,227	\$2,479	\$3,555	\$3,033	\$1,983	\$1,726	\$2,567
Nationwide Insurance Company of America	\$608	\$588	\$593	\$917	\$1,040	\$1,113	\$658	\$731	\$607
Nevada Capital Insurance Company	\$739	\$672	\$672	\$826	\$920	\$1,130	\$672	\$788	\$882
Nevada General Insurance Company	\$1,680	\$1,644	\$1,644	\$1,650	\$1,788	\$2,058	\$1,650	\$1,560	\$1,560
Primero Insurance Company	\$1,152	\$1,069	\$1,069	\$1,885	\$2,171	\$2,024	\$1,290	\$1,290	\$1,069
Progressive Direct Insurance Company	\$726	\$686	\$730	\$1,053	\$1,147	\$1,319	\$1,002	\$742	\$896
Progressive Northern Insurance Company	\$736	\$694	\$737	\$1,136	\$1,233	\$1,537	\$1,093	\$846	\$830
Safeco Insurance Company of Illinois	\$467	\$482	\$489	\$804	\$925	\$934	\$649	\$525	\$455
Sentinel Insurance Company, Ltd.	\$1,557	\$1,266	\$1,266	\$1,719	\$2,158	\$2,060	\$1,266	\$1,533	\$1,819
State Farm Fire and Casualty Company	\$646	\$621	\$621	\$1,068	\$1,192	\$1,157	\$621	\$621	\$834
State Farm Mutual Automobile Insurance Company	\$584	\$564	\$564	\$962	\$1,073	\$1,041	\$564	\$564	\$755
United Services Automobile Association	\$531	\$517	\$517	\$695	\$707	\$731	\$517	\$562	\$517
USAA Casualty Insurance Company	\$548	\$532	\$532	\$722	\$734	\$760	\$532	\$580	\$532
Viking Insurance Company of Wisconsin	\$1,383	\$1,307	\$1,307	\$1,929	\$2,217	\$2,137	\$1,605	\$1,560	\$1,372
Western United Insurance Company	\$849	\$876	\$890	\$1,314	\$1,584	\$1,623	\$1,053	\$908	\$1,125

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE K - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$736	\$760	\$738	\$1,176	\$1,378	\$1,624	\$763	\$831	\$760
Allstate Indemnity Company	\$876	\$907	\$881	\$1,380	\$1,620	\$1,899	\$912	\$989	\$907
Allstate Insurance Company	\$904	\$892	\$892	\$1,416	\$1,640	\$1,828	\$892	\$1,001	\$892
Allstate Property and Casualty Insurance Company	\$1,101	\$1,060	\$1,060	\$1,763	\$2,036	\$2,275	\$1,060	\$1,222	\$1,060
American Access Casualty Company	\$1,734	\$1,939	\$1,939	\$2,235	\$2,468	\$2,263	\$1,939	\$1,934	\$1,939
American Family Mutual Insurance Company	\$1,023	\$1,056	\$1,056	\$1,725	\$2,011	\$1,795	\$1,056	\$1,152	\$1,023
American National Property and Casualty Company	\$767	\$721	\$788	\$1,248	\$1,571	\$1,631	\$1,073	\$1,006	\$867
Coast National Insurance Company	\$1,018	\$830	\$941	\$1,595	\$1,782	\$2,081	\$1,383	\$1,085	\$1,213
COUNTRY Mutual Insurance Company	\$938	\$904	\$904	\$1,607	\$2,056	\$1,607	\$1,120	\$1,094	\$1,115
COUNTRY Preferred Insurance Company	\$851	\$820	\$820	\$1,457	\$1,863	\$1,457	\$1,014	\$991	\$1,009
Esurance Insurance Company	\$1,155	\$854	\$939	\$1,334	\$1,470	\$1,700	\$1,255	\$956	\$1,090
Farmers Insurance Exchange	\$1,214	\$1,010	\$1,010	\$2,209	\$3,151	\$3,177	\$1,917	\$1,463	\$2,210
GEICO General Insurance Company	\$628	\$634	\$634	\$791	\$909	\$942	\$634	\$656	\$634
GEICO Indemnity Company	\$1,419	\$1,453	\$1,453	\$1,697	\$1,974	\$1,971	\$1,453	\$1,465	\$1,453
Government Employees Insurance Company (GEICO)	\$628	\$634	\$634	\$791	\$909	\$942	\$634	\$656	\$634
IDS Property Casualty Insurance Company	\$840	\$888	\$888	\$1,374	\$1,511	\$1,374	\$888	\$966	\$1,105
Infinity Auto Insurance Company	\$1,022	\$922	\$1,033	\$1,567	\$1,934	\$2,079	\$1,417	\$1,079	\$1,248
Liberty Mutual Fire Insurance Company	\$1,075	\$1,123	\$1,122	\$1,771	\$2,036	\$2,036	\$1,122	\$1,248	\$1,332
Mid-Century Insurance Company	\$1,927	\$1,438	\$1,438	\$3,251	\$4,530	\$3,918	\$2,416	\$2,118	\$3,130
Nationwide Insurance Company of America	\$671	\$638	\$648	\$1,106	\$1,255	\$1,362	\$740	\$810	\$666
Nevada Capital Insurance Company	\$852	\$775	\$775	\$1,000	\$1,114	\$1,375	\$775	\$909	\$1,014
Nevada General Insurance Company	\$1,974	\$1,914	\$1,914	\$2,034	\$2,202	\$2,520	\$1,980	\$1,836	\$1,836
Progressive Direct Insurance Company	\$938	\$843	\$945	\$1,455	\$1,567	\$1,802	\$1,326	\$956	\$1,113
Progressive Northern Insurance Company	\$838	\$766	\$806	\$1,427	\$1,560	\$1,940	\$1,327	\$915	\$928
Safeco Insurance Company of Illinois	\$580	\$585	\$596	\$1,065	\$1,233	\$1,253	\$805	\$626	\$566
Sentinel Insurance Company, Ltd.	\$1,212	\$1,139	\$1,139	\$1,579	\$1,952	\$1,877	\$1,139	\$1,377	\$1,624
State Farm Fire and Casualty Company	\$870	\$821	\$821	\$1,502	\$1,696	\$1,649	\$821	\$821	\$1,090
State Farm Mutual Automobile Insurance Company	\$778	\$738	\$738	\$1,339	\$1,509	\$1,466	\$738	\$738	\$978
United Services Automobile Association	\$639	\$611	\$611	\$871	\$883	\$913	\$611	\$667	\$611
USAA Casualty Insurance Company	\$695	\$666	\$666	\$955	\$967	\$1,001	\$666	\$726	\$666
Viking Insurance Company of Wisconsin	\$1,804	\$1,680	\$1,680	\$2,607	\$2,972	\$2,897	\$2,099	\$2,044	\$1,766
Western United Insurance Company	\$778	\$784	\$790	\$1,269	\$1,551	\$1,586	\$982	\$817	\$1,016

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE K - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$658	\$696	\$678	\$950	\$1,107	\$1,253	\$702	\$738	\$696
Allstate Indemnity Company	\$1,335	\$1,596	\$1,486	\$1,790	\$2,022	\$2,373	\$1,594	\$1,566	\$1,596
Allstate Insurance Company	\$744	\$752	\$752	\$1,068	\$1,228	\$1,336	\$752	\$817	\$752
Allstate Property and Casualty Insurance Company	\$978	\$961	\$961	\$1,447	\$1,661	\$1,808	\$961	\$1,079	\$961
American Access Casualty Company	\$1,682	\$1,863	\$1,863	\$2,153	\$2,312	\$2,428	\$1,863	\$1,860	\$1,863
American Family Mutual Insurance Company	\$986	\$1,042	\$1,042	\$1,553	\$1,826	\$1,611	\$1,042	\$1,094	\$986
American National Property and Casualty Company	\$547	\$526	\$581	\$870	\$1,085	\$1,114	\$774	\$729	\$644
Coast National Insurance Company	\$906	\$787	\$836	\$1,320	\$1,484	\$1,699	\$1,226	\$1,002	\$1,053
COUNTRY Mutual Insurance Company	\$791	\$778	\$778	\$1,300	\$1,677	\$1,300	\$952	\$920	\$951
Esurance Insurance Company	\$1,545	\$1,189	\$1,290	\$1,678	\$1,862	\$2,168	\$1,650	\$1,318	\$1,557
Farmers Insurance Exchange	\$985	\$886	\$886	\$1,642	\$2,309	\$2,319	\$1,468	\$1,198	\$1,879
GEICO General Insurance Company	\$474	\$484	\$484	\$560	\$636	\$672	\$484	\$509	\$484
GEICO Indemnity Company	\$1,042	\$1,085	\$1,085	\$1,175	\$1,355	\$1,361	\$1,085	\$1,094	\$1,085
Government Employees Insurance Company (GEICO)	\$474	\$484	\$484	\$560	\$636	\$672	\$484	\$509	\$484
IDS Property Casualty Insurance Company	\$986	\$1,050	\$1,050	\$1,577	\$1,739	\$1,577	\$1,050	\$1,135	\$1,301
Infinity Auto Insurance Company	\$927	\$897	\$948	\$1,283	\$1,563	\$1,625	\$1,308	\$1,028	\$1,111
Liberty Mutual Fire Insurance Company	\$964	\$964	\$1,045	\$1,541	\$1,782	\$1,782	\$1,045	\$1,130	\$1,078
Mid-Century Insurance Company	\$1,746	\$1,341	\$1,341	\$2,690	\$3,842	\$3,282	\$2,170	\$1,886	\$2,809
Nationwide Insurance Company of America	\$684	\$667	\$672	\$1,014	\$1,155	\$1,233	\$741	\$824	\$689
Nevada Capital Insurance Company	\$886	\$807	\$807	\$992	\$1,109	\$1,361	\$807	\$946	\$1,063
Nevada General Insurance Company	\$1,974	\$1,926	\$1,926	\$1,950	\$2,112	\$2,424	\$1,944	\$1,836	\$1,836
Primero Insurance Company	\$1,306	\$1,211	\$1,211	\$2,126	\$2,448	\$2,283	\$1,464	\$1,464	\$1,211
Progressive Direct Insurance Company	\$766	\$724	\$770	\$1,112	\$1,211	\$1,395	\$1,058	\$781	\$948
Progressive Northern Insurance Company	\$696	\$663	\$700	\$1,036	\$1,126	\$1,402	\$1,009	\$809	\$784
Safeco Insurance Company of Illinois	\$484	\$499	\$505	\$830	\$956	\$964	\$673	\$543	\$470
Sentinel Insurance Company, Ltd.	\$1,551	\$1,261	\$1,261	\$1,709	\$2,147	\$2,050	\$1,261	\$1,528	\$1,816
State Farm Fire and Casualty Company	\$683	\$661	\$661	\$1,092	\$1,220	\$1,185	\$661	\$661	\$886
State Farm Mutual Automobile Insurance Company	\$618	\$602	\$602	\$986	\$1,101	\$1,070	\$602	\$602	\$804
United Services Automobile Association	\$499	\$485	\$485	\$654	\$665	\$687	\$485	\$527	\$485
USAA Casualty Insurance Company	\$513	\$496	\$496	\$674	\$685	\$708	\$496	\$541	\$496
Viking Insurance Company of Wisconsin	\$1,650	\$1,564	\$1,564	\$2,259	\$2,597	\$2,497	\$1,910	\$1,857	\$1,646
Western United Insurance Company	\$882	\$918	\$929	\$1,365	\$1,651	\$1,688	\$1,093	\$944	\$1,169

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE K - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability

\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist

\$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$649	\$674	\$656	\$1,020	\$1,193	\$1,399	\$678	\$730	\$674
Allstate Indemnity Company	\$1,444	\$1,673	\$1,554	\$2,097	\$2,399	\$2,785	\$1,693	\$1,709	\$1,673
Allstate Insurance Company	\$878	\$877	\$877	\$1,354	\$1,566	\$1,746	\$877	\$970	\$877
Allstate Property and Casualty Insurance Company	\$1,062	\$1,032	\$1,032	\$1,682	\$1,940	\$2,170	\$1,032	\$1,176	\$1,032
American Access Casualty Company	\$1,772	\$1,963	\$1,963	\$2,283	\$2,455	\$2,573	\$1,963	\$1,967	\$1,963
American Family Mutual Insurance Company	\$1,160	\$1,211	\$1,211	\$1,903	\$2,225	\$1,977	\$1,211	\$1,298	\$1,160
American National Property and Casualty Company	\$625	\$599	\$658	\$1,009	\$1,265	\$1,309	\$880	\$824	\$722
Coast National Insurance Company	\$1,101	\$924	\$1,017	\$1,695	\$1,916	\$2,214	\$1,500	\$1,186	\$1,289
COUNTRY Mutual Insurance Company	\$955	\$917	\$917	\$1,637	\$2,092	\$1,637	\$1,138	\$1,115	\$1,137
COUNTRY Preferred Insurance Company	\$866	\$832	\$832	\$1,484	\$1,895	\$1,484	\$1,030	\$1,010	\$1,029
Esurance Insurance Company	\$1,485	\$1,110	\$1,216	\$1,683	\$1,861	\$2,164	\$1,611	\$1,240	\$1,438
Farmers Insurance Exchange	\$1,199	\$1,038	\$1,038	\$2,120	\$3,011	\$3,028	\$1,873	\$1,454	\$2,253
GEICO General Insurance Company	\$625	\$628	\$628	\$783	\$902	\$936	\$628	\$656	\$628
GEICO Indemnity Company	\$1,317	\$1,345	\$1,345	\$1,570	\$1,826	\$1,820	\$1,345	\$1,362	\$1,345
Government Employees Insurance Company (GEICO)	\$625	\$628	\$628	\$783	\$902	\$936	\$628	\$656	\$628
IDS Property Casualty Insurance Company	\$900	\$958	\$958	\$1,441	\$1,586	\$1,441	\$958	\$1,032	\$1,180
Infinity Auto Insurance Company	\$1,230	\$1,138	\$1,250	\$1,850	\$2,285	\$2,433	\$1,728	\$1,318	\$1,490
Liberty Mutual Fire Insurance Company	\$1,183	\$1,250	\$1,249	\$1,920	\$2,207	\$2,207	\$1,249	\$1,375	\$1,471
Mid-Century Insurance Company	\$2,100	\$1,564	\$1,564	\$3,508	\$4,873	\$4,224	\$2,630	\$2,301	\$3,402
Nationwide Insurance Company of America	\$736	\$707	\$717	\$1,185	\$1,348	\$1,458	\$811	\$888	\$735
Nevada Capital Insurance Company	\$1,016	\$927	\$927	\$1,193	\$1,333	\$1,643	\$927	\$1,087	\$1,214
Nevada General Insurance Company	\$2,310	\$2,238	\$2,238	\$2,394	\$2,574	\$2,940	\$2,328	\$2,142	\$2,142
Progressive Direct Insurance Company	\$983	\$886	\$988	\$1,520	\$1,639	\$1,885	\$1,388	\$1,001	\$1,171
Progressive Northern Insurance Company	\$735	\$687	\$736	\$1,216	\$1,326	\$1,651	\$1,146	\$825	\$825
Safeco Insurance Company of Illinois	\$597	\$602	\$612	\$1,093	\$1,266	\$1,284	\$829	\$643	\$582
Sentinel Insurance Company, Ltd.	\$1,179	\$1,108	\$1,108	\$1,532	\$1,896	\$1,820	\$1,108	\$1,339	\$1,581
State Farm Fire and Casualty Company	\$882	\$839	\$839	\$1,480	\$1,669	\$1,622	\$839	\$839	\$1,116
State Farm Mutual Automobile Insurance Company	\$791	\$757	\$757	\$1,324	\$1,490	\$1,448	\$757	\$757	\$1,005
United Services Automobile Association	\$600	\$572	\$572	\$815	\$826	\$853	\$572	\$626	\$572
USAA Casualty Insurance Company	\$646	\$617	\$617	\$882	\$893	\$923	\$617	\$674	\$617
Viking Insurance Company of Wisconsin	\$2,043	\$1,908	\$1,908	\$2,896	\$3,307	\$3,215	\$2,371	\$2,308	\$2,010
Western United Insurance Company	\$803	\$816	\$820	\$1,309	\$1,605	\$1,638	\$1,014	\$847	\$1,052

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE L - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,126	\$1,187	\$1,156	\$1,640	\$1,924	\$2,181	\$1,198	\$1,270	\$1,187
Allstate Indemnity Company	\$1,126	\$1,187	\$1,156	\$1,640	\$1,924	\$2,181	\$1,198	\$1,270	\$1,187
Allstate Insurance Company	\$749	\$749	\$749	\$1,092	\$1,257	\$1,368	\$749	\$825	\$749
Allstate Property and Casualty Insurance Company	\$1,604	\$1,575	\$1,575	\$2,376	\$2,736	\$2,959	\$1,575	\$1,776	\$1,575
American Access Casualty Company	\$1,644	\$1,836	\$1,836	\$2,105	\$2,315	\$2,414	\$1,836	\$1,826	\$1,836
American Family Mutual Insurance Company	\$850	\$887	\$887	\$1,375	\$1,613	\$1,429	\$887	\$948	\$850
American National Property and Casualty Company	\$1,012	\$952	\$1,049	\$1,618	\$2,024	\$2,090	\$1,420	\$1,347	\$1,163
Coast National Insurance Company	\$1,100	\$923	\$1,016	\$1,671	\$1,861	\$2,160	\$1,495	\$1,194	\$1,300
COUNTRY Mutual Insurance Company	\$1,195	\$1,181	\$1,181	\$1,961	\$2,536	\$1,961	\$1,446	\$1,392	\$1,440
Esurance Insurance Company	\$1,674	\$1,281	\$1,391	\$1,847	\$2,046	\$2,363	\$1,791	\$1,420	\$1,647
Farmers Insurance Exchange	\$1,098	\$957	\$957	\$1,882	\$2,658	\$2,671	\$1,657	\$1,332	\$2,038
GEICO General Insurance Company	\$626	\$642	\$642	\$743	\$842	\$888	\$888	\$667	\$611
GEICO Indemnity Company	\$1,121	\$1,169	\$1,169	\$1,267	\$2,035	\$1,470	\$1,169	\$1,172	\$1,169
Government Employees Insurance Company (GEICO)	\$626	\$642	\$642	\$743	\$842	\$888	\$888	\$667	\$611
IDS Property Casualty Insurance Company	\$1,085	\$1,156	\$1,156	\$1,759	\$1,944	\$1,759	\$1,156	\$1,249	\$1,430
Infinity Auto Insurance Company	\$1,050	\$982	\$1,064	\$1,496	\$1,823	\$1,925	\$1,455	\$1,143	\$1,272
Liberty Mutual Fire Insurance Company	\$959	\$1,028	\$1,028	\$1,558	\$1,805	\$1,805	\$1,028	\$1,125	\$1,209
Mid-Century Insurance Company	\$1,769	\$1,363	\$1,363	\$2,755	\$3,951	\$3,370	\$2,203	\$1,917	\$2,852
Nationwide Insurance Company of America	\$826	\$806	\$812	\$1,264	\$1,445	\$1,552	\$904	\$1,001	\$834
Nevada Capital Insurance Company	\$739	\$672	\$672	\$826	\$920	\$1,130	\$672	\$788	\$882
Nevada General Insurance Company	\$1,680	\$1,644	\$1,644	\$1,650	\$1,788	\$2,058	\$1,650	\$1,560	\$1,560
Primero Insurance Company	\$1,152	\$1,069	\$1,069	\$1,885	\$2,171	\$2,024	\$1,290	\$1,290	\$1,069
Progressive Direct Insurance Company	\$1,369	\$1,296	\$1,069	\$1,954	\$2,126	\$2,419	\$1,858	\$1,396	\$1,643
Progressive Northern Insurance Company	\$1,133	\$1,072	\$1,138	\$1,769	\$1,923	\$2,397	\$1,400	\$1,300	\$1,277
Safeco Insurance Company of Illinois	\$700	\$721	\$733	\$1,240	\$1,431	\$1,447	\$987	\$788	\$681
Sentinel Insurance Company, Ltd.	\$2,593	\$2,114	\$2,114	\$2,913	\$3,689	\$3,495	\$2,114	\$2,583	\$3,070
State Farm Fire and Casualty Company	\$1,358	\$1,309	\$1,309	\$2,238	\$2,485	\$2,408	\$1,309	\$1,309	\$1,768
State Farm Mutual Automobile Insurance Company	\$1,231	\$1,193	\$1,193	\$2,024	\$2,246	\$2,178	\$1,193	\$1,193	\$1,604
United Services Automobile Association	\$926	\$912	\$912	\$1,193	\$1,216	\$1,260	\$912	\$980	\$912
USAA Casualty Insurance Company	\$958	\$943	\$943	\$1,243	\$1,267	\$1,312	\$943	\$1,015	\$943
Viking Insurance Company of Wisconsin	\$1,825	\$1,734	\$1,734	\$2,539	\$2,927	\$2,811	\$2,119	\$2,051	\$1,816
Western United Insurance Company	\$1,396	\$1,448	\$1,469	\$2,172	\$2,623	\$2,691	\$1,741	\$1,495	\$1,852

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE L - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,234	\$1,271	\$1,233	\$1,944	\$2,288	\$2,678	\$1,276	\$1,401	\$1,271
Allstate Indemnity Company	\$1,387	\$1,437	\$1,396	\$2,157	\$2,542	\$2,961	\$1,445	\$1,574	\$1,437
Allstate Insurance Company	\$904	\$892	\$892	\$1,416	\$1,640	\$1,828	\$892	\$1,001	\$892
Allstate Property and Casualty Insurance Company	\$1,615	\$1,564	\$1,564	\$2,565	\$2,977	\$3,285	\$1,564	\$1,802	\$1,564
American Access Casualty Company	\$1,734	\$1,939	\$1,939	\$2,235	\$2,468	\$2,263	\$1,939	\$1,934	\$1,939
American Family Mutual Insurance Company	\$1,023	\$1,056	\$1,056	\$1,725	\$2,011	\$1,795	\$1,056	\$1,152	\$1,023
American National Property and Casualty Company	\$1,180	\$1,110	\$1,217	\$1,916	\$2,416	\$2,509	\$1,647	\$1,552	\$1,333
Coast National Insurance Company	\$1,475	\$1,191	\$1,369	\$2,402	\$2,706	\$3,172	\$2,029	\$1,549	\$1,755
COUNTRY Mutual Insurance Company	\$1,427	\$1,374	\$1,374	\$2,443	\$3,128	\$2,443	\$1,710	\$1,670	\$1,702
COUNTRY Preferred Insurance Company	\$1,291	\$1,243	\$1,243	\$2,209	\$2,828	\$2,209	\$1,545	\$1,509	\$1,538
Esurance Insurance Company	\$1,644	\$1,212	\$1,334	\$1,913	\$2,110	\$2,441	\$1,798	\$1,360	\$1,543
Farmers Insurance Exchange	\$1,428	\$1,189	\$1,189	\$2,599	\$3,708	\$3,738	\$2,256	\$1,721	\$2,599
GEICO General Insurance Company	\$827	\$836	\$739	\$1,043	\$1,199	\$1,243	\$1,243	\$865	\$795
GEICO Indemnity Company	\$1,419	\$1,453	\$1,453	\$1,697	\$1,974	\$1,971	\$1,453	\$1,465	\$1,453
Government Employees Insurance Company (GEICO)	\$827	\$836	\$739	\$1,043	\$1,199	\$1,243	\$1,243	\$865	\$795
IDS Property Casualty Insurance Company	\$987	\$1,053	\$1,053	\$1,604	\$1,769	\$1,604	\$1,053	\$1,132	\$1,296
Infinity Auto Insurance Company	\$1,508	\$1,341	\$1,517	\$2,369	\$2,910	\$3,168	\$2,085	\$1,580	\$1,848
Liberty Mutual Fire Insurance Company	\$1,200	\$1,253	\$1,252	\$1,977	\$2,275	\$2,275	\$1,252	\$1,396	\$1,490
Mid-Century Insurance Company	\$2,141	\$1,598	\$1,598	\$3,612	\$5,034	\$4,354	\$2,684	\$2,353	\$3,478
Nationwide Insurance Company of America	\$926	\$885	\$899	\$1,555	\$1,775	\$1,936	\$1,033	\$1,123	\$923
Nevada Capital Insurance Company	\$852	\$775	\$775	\$1,000	\$1,114	\$1,375	\$775	\$909	\$1,014
Nevada General Insurance Company	\$1,974	\$1,914	\$1,914	\$2,034	\$2,202	\$2,520	\$1,980	\$1,836	\$1,836
Progressive Direct Insurance Company	\$1,774	\$1,602	\$1,775	\$2,722	\$2,929	\$3,344	\$2,485	\$1,804	\$2,056
Progressive Northern Insurance Company	\$1,351	\$1,255	\$1,351	\$2,355	\$2,566	\$3,204	\$2,185	\$1,486	\$1,514
Safeco Insurance Company of Illinois	\$893	\$899	\$917	\$1,680	\$1,949	\$1,985	\$1,255	\$963	\$871
Sentinel Insurance Company, Ltd.	\$2,227	\$2,089	\$2,089	\$2,937	\$3,667	\$3,505	\$2,089	\$2,551	\$3,022
State Farm Fire and Casualty Company	\$1,752	\$1,667	\$1,667	\$3,020	\$3,372	\$3,269	\$1,667	\$1,667	\$2,240
State Farm Mutual Automobile Insurance Company	\$1,578	\$1,508	\$1,508	\$2,714	\$3,027	\$2,934	\$1,508	\$1,508	\$2,022
United Services Automobile Association	\$948	\$915	\$915	\$1,277	\$1,296	\$1,342	\$915	\$991	\$915
USAA Casualty Insurance Company	\$992	\$956	\$956	\$1,352	\$1,371	\$1,420	\$956	\$1,036	\$956
Viking Insurance Company of Wisconsin	\$2,378	\$2,227	\$2,227	\$3,428	\$3,918	\$3,806	\$2,767	\$2,685	\$2,334
Western United Insurance Company	\$1,462	\$1,480	\$1,488	\$2,408	\$2,951	\$3,022	\$1,864	\$1,538	\$1,910

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE L - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,096	\$1,163	\$1,136	\$1,566	\$1,835	\$2,065	\$1,175	\$1,231	\$1,163
Allstate Indemnity Company	\$1,677	\$2,037	\$1,891	\$2,223	\$2,518	\$2,965	\$2,022	\$1,965	\$2,037
Allstate Insurance Company	\$744	\$752	\$752	\$1,068	\$1,228	\$1,336	\$752	\$817	\$752
Allstate Property and Casualty Insurance Company	\$1,588	\$1,573	\$1,573	\$2,323	\$2,673	\$2,889	\$1,573	\$1,755	\$1,573
American Access Casualty Company	\$1,682	\$1,863	\$1,863	\$2,153	\$2,312	\$2,428	\$1,863	\$1,860	\$1,863
American Family Mutual Insurance Company	\$986	\$1,042	\$1,042	\$1,553	\$1,826	\$1,611	\$1,042	\$1,094	\$986
American National Property and Casualty Company	\$845	\$808	\$892	\$1,340	\$1,669	\$1,715	\$1,187	\$1,126	\$989
Coast National Insurance Company	\$1,226	\$1,069	\$1,136	\$1,827	\$2,075	\$2,373	\$1,676	\$1,347	\$1,414
COUNTRY Mutual Insurance Company	\$1,220	\$1,201	\$1,201	\$2,005	\$2,588	\$2,005	\$1,200	\$1,423	\$1,471
Esurance Insurance Company	\$2,221	\$1,711	\$1,854	\$2,414	\$2,681	\$3,117	\$2,376	\$1,896	\$2,235
Farmers Insurance Exchange	\$1,158	\$1,042	\$1,042	\$1,932	\$2,716	\$2,728	\$1,727	\$1,409	\$2,210
GEICO General Insurance Company	\$625	\$638	\$638	\$739	\$838	\$887	\$638	\$670	\$828
GEICO Indemnity Company	\$1,042	\$1,085	\$1,085	\$1,175	\$1,355	\$1,361	\$1,085	\$1,094	\$1,085
Government Employees Insurance Company (GEICO)	\$625	\$638	\$638	\$739	\$838	\$887	\$638	\$670	\$828
IDS Property Casualty Insurance Company	\$1,165	\$1,251	\$1,251	\$1,849	\$2,046	\$1,849	\$1,251	\$1,339	\$1,532
Infinity Auto Insurance Company	\$1,195	\$1,153	\$1,218	\$1,679	\$2,039	\$2,138	\$1,683	\$1,322	\$1,435
Liberty Mutual Fire Insurance Company	\$1,080	\$1,080	\$1,171	\$1,727	\$1,998	\$1,998	\$1,171	\$1,268	\$1,209
Mid-Century Insurance Company	\$1,940	\$1,490	\$1,490	\$2,988	\$4,269	\$3,646	\$2,411	\$2,096	\$3,121
Nationwide Insurance Company of America	\$942	\$930	\$937	\$1,415	\$1,621	\$1,737	\$1,035	\$1,143	\$962
Nevada Capital Insurance Company	\$886	\$807	\$807	\$992	\$1,109	\$1,361	\$807	\$946	\$1,063
Nevada General Insurance Company	\$1,974	\$1,926	\$1,926	\$1,950	\$2,112	\$2,424	\$1,944	\$1,836	\$1,836
Primero Insurance Company	\$1,306	\$1,211	\$1,211	\$2,126	\$2,448	\$2,283	\$1,464	\$1,464	\$1,211
Progressive Direct Insurance Company	\$1,439	\$1,361	\$1,440	\$2,049	\$2,232	\$2,539	\$1,955	\$1,469	\$1,728
Progressive Northern Insurance Company	\$1,062	\$1,016	\$1,071	\$1,599	\$1,738	\$2,166	\$1,558	\$1,234	\$1,197
Safeco Insurance Company of Illinois	\$727	\$749	\$758	\$1,281	\$1,481	\$1,495	\$1,025	\$816	\$706
Sentinel Insurance Company, Ltd.	\$2,586	\$2,107	\$2,107	\$2,891	\$3,674	\$3,473	\$2,107	\$2,577	\$3,064
State Farm Fire and Casualty Company	\$1,443	\$1,402	\$1,402	\$2,304	\$2,562	\$2,485	\$1,402	\$1,402	\$1,887
State Farm Mutual Automobile Insurance Company	\$1,311	\$1,280	\$1,280	\$2,087	\$2,320	\$2,252	\$1,280	\$1,280	\$1,715
United Services Automobile Association	\$866	\$852	\$852	\$1,118	\$1,139	\$1,179	\$852	\$916	\$852
USAA Casualty Insurance Company	\$894	\$878	\$878	\$1,159	\$1,182	\$1,223	\$878	\$946	\$878
Viking Insurance Company of Wisconsin	\$2,175	\$2,074	\$2,074	\$2,971	\$3,425	\$3,280	\$2,518	\$2,440	\$2,176
Western United Insurance Company	\$1,456	\$1,523	\$1,541	\$2,265	\$2,743	\$2,807	\$1,813	\$1,564	\$1,928

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE L - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Twenty-one-year-old single female. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,162	\$1,207	\$1,173	\$1,793	\$2,104	\$2,444	\$1,212	\$1,315	\$1,207
Allstate Indemnity Company	\$1,788	\$2,098	\$1,945	\$2,563	\$2,945	\$3,423	\$2,112	\$2,121	\$2,098
Allstate Insurance Company	\$878	\$877	\$877	\$1,354	\$1,566	\$1,746	\$877	\$970	\$877
Allstate Property and Casualty Insurance Company	\$1,562	\$1,526	\$1,526	\$2,445	\$2,833	\$3,128	\$1,526	\$1,737	\$1,526
American Access Casualty Company	\$1,772	\$1,963	\$1,963	\$2,283	\$2,455	\$2,573	\$1,963	\$1,967	\$1,963
American Family Mutual Insurance Company	\$1,160	\$1,211	\$1,211	\$1,903	\$2,225	\$1,977	\$1,211	\$1,298	\$1,160
American National Property and Casualty Company	\$962	\$920	\$1,011	\$1,553	\$1,948	\$2,016	\$1,351	\$1,270	\$1,109
Coast National Insurance Company	\$1,584	\$1,324	\$1,472	\$2,527	\$2,881	\$3,339	\$2,185	\$1,685	\$1,849
COUNTRY Mutual Insurance Company	\$1,454	\$1,395	\$1,395	\$2,489	\$3,184	\$2,489	\$1,466	\$1,704	\$1,737
COUNTRY Preferred Insurance Company	\$1,315	\$1,049	\$1,262	\$2,250	\$2,878	\$2,250	\$1,570	\$1,539	\$1,569
Esurance Insurance Company	\$2,109	\$1,573	\$1,724	\$2,404	\$2,662	\$3,093	\$2,300	\$1,760	\$2,033
Farmers Insurance Exchange	\$1,410	\$1,222	\$1,222	\$2,494	\$3,543	\$3,562	\$2,203	\$1,711	\$2,650
GEICO General Insurance Company	\$824	\$828	\$828	\$1,033	\$1,190	\$1,234	\$828	\$864	\$638
GEICO Indemnity Company	\$1,317	\$1,345	\$1,345	\$1,570	\$1,826	\$1,820	\$1,345	\$1,362	\$1,345
Government Employees Insurance Company (GEICO)	\$824	\$828	\$828	\$1,033	\$1,190	\$1,234	\$828	\$864	\$638
IDS Property Casualty Insurance Company	\$1,059	\$1,139	\$1,139	\$1,685	\$1,861	\$1,685	\$1,139	\$1,211	\$1,388
Infinity Auto Insurance Company	\$1,646	\$1,505	\$1,663	\$2,529	\$3,107	\$3,351	\$2,303	\$1,750	\$1,997
Liberty Mutual Fire Insurance Company	\$1,321	\$1,396	\$1,395	\$2,146	\$2,468	\$2,468	\$1,395	\$1,538	\$1,646
Mid-Century Insurance Company	\$2,334	\$1,738	\$1,738	\$3,898	\$5,414	\$4,693	\$2,922	\$2,556	\$3,780
Nationwide Insurance Company of America	\$1,026	\$992	\$1,007	\$1,680	\$1,921	\$2,089	\$1,144	\$1,244	\$1,032
Nevada Capital Insurance Company	\$1,016	\$927	\$927	\$1,193	\$1,333	\$1,643	\$927	\$1,087	\$1,214
Nevada General Insurance Company	\$2,310	\$2,238	\$2,238	\$2,394	\$2,574	\$2,940	\$2,328	\$2,142	\$2,142
Progressive Direct Insurance Company	\$1,847	\$1,664	\$1,848	\$2,823	\$3,040	\$3,472	\$2,581	\$1,877	\$2,145
Progressive Northern Insurance Company	\$1,182	\$1,107	\$1,185	\$1,978	\$2,158	\$2,689	\$1,862	\$1,323	\$1,326
Safeco Insurance Company of Illinois	\$920	\$926	\$942	\$1,723	\$2,002	\$2,034	\$1,292	\$990	\$895
Sentinel Insurance Company, Ltd.	\$2,154	\$2,019	\$2,019	\$2,829	\$3,543	\$3,378	\$2,019	\$2,469	\$2,929
State Farm Fire and Casualty Company	\$1,798	\$1,723	\$1,723	\$3,010	\$3,360	\$3,259	\$1,723	\$1,723	\$2,315
State Farm Mutual Automobile Insurance Company	\$1,624	\$1,563	\$1,563	\$2,711	\$3,023	\$2,932	\$1,563	\$1,563	\$2,095
United Services Automobile Association	\$889	\$856	\$856	\$1,195	\$1,213	\$1,254	\$856	\$929	\$856
USAA Casualty Insurance Company	\$924	\$887	\$887	\$1,253	\$1,271	\$1,314	\$887	\$964	\$887
Viking Insurance Company of Wisconsin	\$2,691	\$2,526	\$2,526	\$3,805	\$4,356	\$4,219	\$3,123	\$3,029	\$2,655
Western United Insurance Company	\$1,515	\$1,545	\$1,548	\$2,488	\$3,056	\$3,123	\$1,925	\$1,597	\$1,979

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE M - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$407	\$426	\$415	\$616	\$726	\$837	\$431	\$458	\$426
Allstate Indemnity Company	\$407	\$426	\$415	\$616	\$726	\$837	\$431	\$458	\$426
Allstate Insurance Company	\$556	\$559	\$559	\$816	\$944	\$1,034	\$559	\$610	\$559
Allstate Property and Casualty Insurance Company	\$711	\$691	\$691	\$1,075	\$1,237	\$1,357	\$691	\$783	\$691
American Access Casualty Company	\$1,065	\$1,229	\$1,229	\$1,382	\$1,463	\$1,521	\$1,229	\$1,177	\$1,229
American Family Mutual Insurance Company	\$519	\$542	\$542	\$839	\$982	\$871	\$542	\$577	\$519
American National Property and Casualty Company	\$373	\$355	\$390	\$597	\$749	\$772	\$522	\$494	\$429
Coast National Insurance Company	\$557	\$472	\$512	\$812	\$901	\$1,038	\$748	\$612	\$657
COUNTRY Mutual Insurance Company	\$387	\$382	\$382	\$637	\$821	\$637	\$464	\$448	\$463
Esurance Insurance Company	\$597	\$469	\$505	\$649	\$716	\$817	\$634	\$516	\$588
Farmers Insurance Exchange	\$317	\$272	\$272	\$561	\$799	\$803	\$492	\$383	\$579
GEICO General Insurance Company	\$340	\$350	\$350	\$403	\$455	\$478	\$350	\$358	\$350
GEICO Indemnity Company	\$712	\$742	\$842	\$806	\$927	\$931	\$742	\$739	\$742
Government Employees Insurance Company (GEICO)	\$340	\$350	\$350	\$403	\$455	\$478	\$350	\$358	\$350
IDS Property Casualty Insurance Company	\$384	\$413	\$413	\$599	\$659	\$599	\$413	\$440	\$503
Infinity Auto Insurance Company	\$422	\$404	\$430	\$581	\$705	\$735	\$590	\$466	\$509
Liberty Mutual Fire Insurance Company	\$438	\$469	\$468	\$714	\$821	\$821	\$468	\$511	\$548
Mid-Century Insurance Company	\$806	\$618	\$618	\$1,273	\$1,829	\$1,568	\$1,009	\$875	\$1,297
Nationwide Insurance Company of America	\$356	\$348	\$350	\$505	\$565	\$598	\$381	\$412	\$357
Nevada Capital Insurance Company	\$549	\$500	\$500	\$612	\$682	\$837	\$500	\$584	\$654
Nevada General Insurance Company	\$972	\$960	\$960	\$960	\$1,056	\$1,212	\$972	\$924	\$924
Primero Insurance Company	\$977	\$922	\$922	\$1,571	\$1,778	\$1,688	\$1,112	\$1,112	\$922
Progressive Direct Insurance Company	\$335	\$319	\$335	\$492	\$539	\$620	\$471	\$343	\$410
Progressive Northern Insurance Company	\$390	\$368	\$391	\$592	\$645	\$802	\$572	\$449	\$437
Safeco Insurance Company of Illinois	\$375	\$394	\$398	\$632	\$721	\$733	\$522	\$427	\$369
Sentinel Insurance Company, Ltd.	\$670	\$554	\$554	\$715	\$877	\$827	\$554	\$652	\$745
State Farm Fire and Casualty Company	\$306	\$293	\$293	\$506	\$571	\$556	\$293	\$293	\$387
State Farm Mutual Automobile Insurance Company	\$275	\$264	\$264	\$452	\$510	\$496	\$264	\$264	\$348
United Services Automobile Association	\$345	\$337	\$337	\$440	\$447	\$461	\$337	\$363	\$337
USAA Casualty Insurance Company	\$377	\$368	\$368	\$484	\$491	\$507	\$368	\$397	\$368
Viking Insurance Company of Wisconsin	\$755	\$716	\$716	\$1,052	\$1,216	\$1,168	\$877	\$848	\$750
Western United Insurance Company	\$333	\$350	\$356	\$514	\$619	\$637	\$416	\$360	\$444

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE M - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$471	\$485	\$472	\$787	\$928	\$1,114	\$489	\$530	\$485
Allstate Indemnity Company	\$519	\$536	\$521	\$859	\$1,014	\$1,213	\$540	\$585	\$536
Allstate Insurance Company	\$678	\$673	\$673	\$1,078	\$1,253	\$1,412	\$673	\$749	\$673
Allstate Property and Casualty Insurance Company	\$799	\$772	\$772	\$1,305	\$1,508	\$1,710	\$772	\$884	\$772
American Access Casualty Company	\$1,128	\$1,312	\$1,312	\$1,470	\$1,566	\$1,622	\$1,312	\$1,252	\$1,312
American Family Mutual Insurance Company	\$635	\$656	\$656	\$1,071	\$1,244	\$1,113	\$656	\$712	\$635
American National Property and Casualty Company	\$438	\$418	\$457	\$720	\$907	\$947	\$616	\$574	\$497
Coast National Insurance Company	\$682	\$561	\$629	\$1,056	\$1,182	\$1,374	\$926	\$731	\$809
COUNTRY Mutual Insurance Company	\$487	\$471	\$471	\$837	\$1,067	\$837	\$575	\$563	\$573
COUNTRY Preferred Insurance Company	\$445	\$430	\$430	\$765	\$974	\$765	\$524	\$513	\$522
Esurance Insurance Company	\$497	\$390	\$419	\$560	\$612	\$694	\$533	\$426	\$475
Farmers Insurance Exchange	\$570	\$353	\$340	\$568	\$927	\$1,123	\$919	\$615	\$548
GEICO General Insurance Company	\$457	\$461	\$461	\$576	\$661	\$681	\$461	\$471	\$461
GEICO Indemnity Company	\$915	\$933	\$933	\$1,099	\$1,275	\$1,269	\$933	\$935	\$933
Government Employees Insurance Company (GEICO)	\$457	\$461	\$461	\$576	\$661	\$681	\$461	\$471	\$461
IDS Property Casualty Insurance Company	\$365	\$390	\$390	\$571	\$626	\$571	\$390	\$414	\$469
Infinity Auto Insurance Company	\$557	\$511	\$565	\$832	\$1,026	\$1,093	\$777	\$594	\$678
Liberty Mutual Fire Insurance Company	\$581	\$604	\$603	\$944	\$1,074	\$1,074	\$603	\$666	\$707
Mid-Century Insurance Company	\$1,220	\$890	\$735	\$1,266	\$1,976	\$2,201	\$1,665	\$1,253	\$1,308
Nationwide Insurance Company of America	\$388	\$373	\$377	\$596	\$666	\$717	\$423	\$450	\$384
Nevada Capital Insurance Company	\$639	\$584	\$584	\$750	\$838	\$1,030	\$584	\$682	\$757
Nevada General Insurance Company	\$1,158	\$1,134	\$1,134	\$1,200	\$1,320	\$1,512	\$1,176	\$1,092	\$1,092
Progressive Direct Insurance Company	\$435	\$394	\$435	\$682	\$738	\$848	\$652	\$442	\$514
Progressive Northern Insurance Company	\$411	\$381	\$409	\$724	\$761	\$946	\$650	\$457	\$460
Safeco Insurance Company of Illinois	\$452	\$464	\$470	\$813	\$936	\$954	\$628	\$493	\$445
Sentinel Insurance Company, Ltd.	\$576	\$547	\$547	\$716	\$862	\$820	\$547	\$642	\$729
State Farm Fire and Casualty Company	\$448	\$417	\$417	\$772	\$892	\$871	\$417	\$417	\$539
State Farm Mutual Automobile Insurance Company	\$395	\$370	\$370	\$678	\$781	\$762	\$370	\$370	\$478
United Services Automobile Association	\$445	\$429	\$429	\$587	\$595	\$614	\$429	\$463	\$429
USAA Casualty Insurance Company	\$518	\$500	\$500	\$691	\$699	\$722	\$500	\$539	\$500
Viking Insurance Company of Wisconsin	\$942	\$897	\$897	\$1,388	\$1,590	\$1,546	\$1,121	\$1,086	\$942
Western United Insurance Company	\$352	\$362	\$363	\$570	\$698	\$714	\$444	\$374	\$463

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE M - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$357	\$377	\$369	\$533	\$627	\$720	\$382	\$401	\$377
Allstate Indemnity Company	\$829	\$989	\$918	\$1,144	\$1,295	\$1,514	\$988	\$974	\$989
Allstate Insurance Company	\$553	\$563	\$563	\$799	\$924	\$1,012	\$563	\$605	\$563
Allstate Property and Casualty Insurance Company	\$700	\$686	\$686	\$1,049	\$1,206	\$1,323	\$686	\$770	\$686
American Access Casualty Company	\$1,087	\$1,241	\$1,241	\$1,411	\$1,493	\$1,552	\$1,241	\$1,201	\$1,241
American Family Mutual Insurance Company	\$601	\$636	\$636	\$947	\$1,112	\$982	\$636	\$665	\$601
American National Property and Casualty Company	\$313	\$299	\$332	\$497	\$620	\$635	\$441	\$412	\$367
Coast National Insurance Company	\$632	\$556	\$583	\$910	\$1,029	\$1,170	\$855	\$703	\$727
COUNTRY Mutual Insurance Company	\$394	\$389	\$389	\$650	\$837	\$650	\$473	\$457	\$472
Esurance Insurance Company	\$776	\$611	\$657	\$836	\$926	\$1,067	\$828	\$672	\$781
Farmers Insurance Exchange	\$326	\$290	\$290	\$563	\$798	\$801	\$500	\$396	\$613
GEICO General Insurance Company	\$313	\$423	\$320	\$370	\$418	\$440	\$320	\$331	\$320
GEICO Indemnity Company	\$660	\$686	\$686	\$745	\$858	\$861	\$742	\$687	\$686
Government Employees Insurance Company (GEICO)	\$313	\$423	\$320	\$370	\$418	\$440	\$320	\$331	\$320
IDS Property Casualty Insurance Company	\$415	\$449	\$449	\$634	\$699	\$634	\$449	\$475	\$542
Infinity Auto Insurance Company	\$492	\$483	\$505	\$668	\$810	\$839	\$697	\$550	\$588
Liberty Mutual Fire Insurance Company	\$491	\$491	\$531	\$787	\$906	\$906	\$531	\$573	\$548
Mid-Century Insurance Company	\$881	\$673	\$673	\$1,378	\$1,970	\$1,693	\$1,102	\$954	\$1,415
Nationwide Insurance Company of America	\$393	\$387	\$391	\$554	\$620	\$657	\$424	\$456	\$398
Nevada Capital Insurance Company	\$696	\$635	\$635	\$778	\$870	\$1,066	\$635	\$743	\$834
Nevada General Insurance Company	\$1,122	\$1,098	\$1,098	\$1,086	\$1,182	\$1,368	\$1,092	\$1,044	\$1,044
Primero Insurance Company	\$1,109	\$1,045	\$1,045	\$1,771	\$2,004	\$1,904	\$1,260	\$1,260	\$1,045
Progressive Direct Insurance Company	\$356	\$334	\$355	\$520	\$570	\$655	\$497	\$364	\$436
Progressive Northern Insurance Company	\$371	\$356	\$374	\$548	\$599	\$742	\$507	\$434	\$418
Safeco Insurance Company of Illinois	\$387	\$406	\$409	\$650	\$743	\$753	\$538	\$439	\$380
Sentinel Insurance Company, Ltd.	\$687	\$572	\$572	\$736	\$905	\$850	\$572	\$673	\$769
State Farm Fire and Casualty Company	\$319	\$308	\$308	\$511	\$577	\$562	\$308	\$308	\$407
State Farm Mutual Automobile Insurance Company	\$288	\$279	\$279	\$459	\$517	\$503	\$279	\$279	\$368
United Services Automobile Association	\$325	\$317	\$317	\$414	\$421	\$434	\$317	\$342	\$317
USAA Casualty Insurance Company	\$354	\$345	\$345	\$453	\$460	\$474	\$345	\$372	\$345
Viking Insurance Company of Wisconsin	\$904	\$861	\$861	\$1,238	\$1,429	\$1,369	\$1,047	\$1,014	\$903
Western United Insurance Company	\$349	\$372	\$376	\$540	\$654	\$669	\$436	\$380	\$467

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE M - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$405	\$421	\$410	\$668	\$787	\$940	\$425	\$455	\$421
Allstate Indemnity Company	\$914	\$1,056	\$978	\$1,385	\$1,587	\$1,833	\$1,069	\$1,081	\$1,056
Allstate Insurance Company	\$660	\$664	\$664	\$1,033	\$1,199	\$1,353	\$664	\$726	\$664
Allstate Property and Casualty Insurance Company	\$774	\$754	\$754	\$1,251	\$1,445	\$1,641	\$754	\$854	\$754
American Access Casualty Company	\$1,150	\$1,321	\$1,321	\$1,499	\$1,596	\$1,655	\$1,321	\$1,276	\$1,321
American Family Mutual Insurance Company	\$717	\$750	\$750	\$1,179	\$1,374	\$1,223	\$750	\$800	\$717
American National Property and Casualty Company	\$361	\$344	\$380	\$584	\$733	\$757	\$506	\$469	\$414
Coast National Insurance Company	\$755	\$643	\$696	\$1,144	\$1,301	\$1,493	\$1,027	\$818	\$874
COUNTRY Mutual Insurance Company	\$496	\$477	\$477	\$852	\$1,085	\$852	\$584	\$573	\$583
COUNTRY Preferred Insurance Company	\$452	\$436	\$436	\$778	\$990	\$778	\$532	\$522	\$531
Esurance Insurance Company	\$620	\$485	\$522	\$690	\$756	\$866	\$665	\$532	\$604
Farmers Insurance Exchange	\$606	\$352	\$344	\$530	\$861	\$1,067	\$899	\$605	\$527
GEICO General Insurance Company	\$422	\$320	\$423	\$530	\$609	\$628	\$423	\$436	\$423
GEICO Indemnity Company	\$876	\$822	\$863	\$1,017	\$1,181	\$1,173	\$905	\$868	\$863
Government Employees Insurance Company (GEICO)	\$422	\$320	\$423	\$530	\$609	\$628	\$423	\$436	\$423
IDS Property Casualty Insurance Company	\$392	\$423	\$423	\$603	\$661	\$603	\$423	\$444	\$506
Infinity Auto Insurance Company	\$627	\$592	\$640	\$921	\$1,188	\$1,201	\$887	\$679	\$758
Liberty Mutual Fire Insurance Company	\$634	\$666	\$666	\$1,018	\$1,159	\$1,159	\$666	\$728	\$776
Mid-Century Insurance Company	\$1,335	\$974	\$797	\$1,344	\$2,118	\$2,373	\$1,814	\$1,363	\$1,407
Nationwide Insurance Company of America	\$419	\$406	\$411	\$634	\$712	\$765	\$457	\$487	\$419
Nevada Capital Insurance Company	\$803	\$734	\$734	\$944	\$1,054	\$1,298	\$734	\$859	\$957
Nevada General Insurance Company	\$1,302	\$1,272	\$1,272	\$1,338	\$1,458	\$1,656	\$1,308	\$1,218	\$1,218
Progressive Direct Insurance Company	\$458	\$411	\$457	\$711	\$772	\$886	\$652	\$465	\$541
Progressive Northern Insurance Company	\$373	\$350	\$372	\$607	\$666	\$825	\$574	\$421	\$418
Safeco Insurance Company of Illinois	\$464	\$476	\$481	\$833	\$960	\$976	\$644	\$505	\$456
Sentinel Insurance Company, Ltd.	\$579	\$551	\$551	\$721	\$870	\$825	\$551	\$649	\$735
State Farm Fire and Casualty Company	\$443	\$417	\$417	\$745	\$857	\$837	\$417	\$417	\$542
State Farm Mutual Automobile Insurance Company	\$393	\$372	\$372	\$658	\$754	\$736	\$372	\$372	\$483
United Services Automobile Association	\$420	\$404	\$404	\$551	\$558	\$575	\$404	\$436	\$404
USAA Casualty Insurance Company	\$485	\$466	\$466	\$641	\$648	\$669	\$466	\$504	\$466
Viking Insurance Company of Wisconsin	\$1,101	\$1,031	\$1,031	\$1,560	\$1,789	\$1,735	\$1,280	\$1,240	\$1,085
Western United Insurance Company	\$367	\$382	\$381	\$594	\$730	\$742	\$465	\$393	\$486

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE N - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$524	\$551	\$536	\$782	\$918	\$1,052	\$556	\$590	\$551
Allstate Indemnity Company	\$524	\$551	\$536	\$782	\$918	\$1,052	\$556	\$590	\$551
Allstate Insurance Company	\$556	\$559	\$559	\$816	\$944	\$1,034	\$559	\$610	\$559
Allstate Property and Casualty Insurance Company	\$795	\$774	\$774	\$1,198	\$1,380	\$1,510	\$774	\$876	\$774
American Access Casualty Company	\$1,065	\$1,229	\$1,229	\$1,382	\$1,463	\$1,521	\$1,229	\$1,177	\$1,229
American Family Mutual Insurance Company	\$519	\$542	\$542	\$839	\$982	\$871	\$542	\$577	\$519
American National Property and Casualty Company	\$440	\$416	\$460	\$709	\$884	\$914	\$621	\$583	\$509
Coast National Insurance Company	\$679	\$581	\$625	\$988	\$1,093	\$1,262	\$916	\$749	\$799
COUNTRY Mutual Insurance Company	\$451	\$446	\$446	\$742	\$957	\$742	\$542	\$523	\$540
Esurance Insurance Company	\$860	\$672	\$724	\$941	\$1,041	\$1,190	\$919	\$742	\$844
Farmers Insurance Exchange	\$442	\$380	\$380	\$784	\$1,116	\$1,120	\$686	\$536	\$809
GEICO General Insurance Company	\$358	\$368	\$368	\$424	\$479	\$503	\$368	\$377	\$368
GEICO Indemnity Company	\$712	\$742	\$842	\$806	\$927	\$931	\$742	\$739	\$742
Government Employees Insurance Company (GEICO)	\$358	\$368	\$368	\$424	\$479	\$503	\$368	\$377	\$368
IDS Property Casualty Insurance Company	\$479	\$517	\$517	\$755	\$836	\$755	\$517	\$549	\$626
Infinity Auto Insurance Company	\$620	\$591	\$631	\$867	\$1,058	\$1,106	\$865	\$681	\$748
Liberty Mutual Fire Insurance Company	\$523	\$560	\$560	\$852	\$982	\$982	\$560	\$611	\$656
Mid-Century Insurance Company	\$1,037	\$795	\$795	\$1,637	\$2,351	\$2,017	\$1,298	\$1,125	\$1,668
Nationwide Insurance Company of America	\$419	\$410	\$413	\$613	\$688	\$734	\$452	\$491	\$422
Nevada Capital Insurance Company	\$549	\$500	\$500	\$612	\$682	\$837	\$500	\$584	\$654
Nevada General Insurance Company	\$972	\$960	\$960	\$960	\$1,056	\$1,212	\$972	\$924	\$924
Primero Insurance Company	\$977	\$922	\$922	\$1,571	\$1,778	\$1,688	\$1,112	\$1,112	\$922
Progressive Direct Insurance Company	\$495	\$466	\$495	\$719	\$785	\$897	\$683	\$504	\$599
Progressive Northern Insurance Company	\$487	\$464	\$489	\$747	\$815	\$1,013	\$723	\$562	\$547
Safeco Insurance Company of Illinois	\$409	\$428	\$433	\$694	\$795	\$806	\$570	\$464	\$401
Sentinel Insurance Company, Ltd.	\$942	\$761	\$761	\$1,025	\$1,268	\$1,195	\$761	\$909	\$1,049
State Farm Fire and Casualty Company	\$439	\$422	\$422	\$723	\$812	\$789	\$422	\$422	\$561
State Farm Mutual Automobile Insurance Company	\$395	\$382	\$382	\$650	\$729	\$708	\$382	\$382	\$507
United Services Automobile Association	\$370	\$361	\$361	\$473	\$481	\$497	\$361	\$390	\$361
USAA Casualty Insurance Company	\$377	\$368	\$368	\$484	\$491	\$507	\$368	\$397	\$368
Viking Insurance Company of Wisconsin	\$993	\$946	\$946	\$1,383	\$1,598	\$1,532	\$1,154	\$1,115	\$989
Western United Insurance Company	\$585	\$620	\$628	\$907	\$1,096	\$1,124	\$733	\$636	\$780

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE N - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$557	\$573	\$557	\$915	\$1,076	\$1,282	\$576	\$627	\$573
Allstate Indemnity Company	\$658	\$680	\$661	\$1,064	\$1,254	\$1,485	\$685	\$743	\$680
Allstate Insurance Company	\$678	\$673	\$673	\$1,078	\$1,253	\$1,412	\$673	\$749	\$673
Allstate Property and Casualty Insurance Company	\$880	\$849	\$849	\$1,428	\$1,651	\$1,862	\$849	\$974	\$849
American Access Casualty Company	\$1,128	\$1,312	\$1,312	\$1,470	\$1,566	\$1,622	\$1,312	\$1,252	\$1,312
American Family Mutual Insurance Company	\$635	\$656	\$656	\$1,071	\$1,244	\$1,113	\$656	\$712	\$635
American National Property and Casualty Company	\$521	\$492	\$540	\$854	\$1,075	\$1,117	\$728	\$677	\$588
Coast National Insurance Company	\$830	\$690	\$767	\$1,283	\$1,435	\$1,670	\$1,132	\$892	\$984
COUNTRY Mutual Insurance Company	\$562	\$542	\$542	\$965	\$1,231	\$965	\$665	\$651	\$662
COUNTRY Preferred Insurance Company	\$512	\$495	\$495	\$879	\$1,121	\$879	\$605	\$592	\$602
Esurance Insurance Company	\$801	\$609	\$662	\$919	\$1,013	\$1,160	\$873	\$676	\$756
Farmers Insurance Exchange	\$576	\$474	\$474	\$1,090	\$1,570	\$1,580	\$947	\$694	\$1,043
GEICO General Insurance Company	\$481	\$485	\$485	\$606	\$695	\$716	\$485	\$496	\$485
GEICO Indemnity Company	\$915	\$933	\$933	\$1,099	\$1,275	\$1,269	\$933	\$935	\$933
Government Employees Insurance Company (GEICO)	\$481	\$485	\$485	\$606	\$695	\$716	\$485	\$496	\$485
IDS Property Casualty Insurance Company	\$448	\$484	\$484	\$712	\$782	\$712	\$484	\$510	\$581
Infinity Auto Insurance Company	\$848	\$770	\$858	\$1,295	\$1,596	\$1,715	\$1,180	\$898	\$1,032
Liberty Mutual Fire Insurance Company	\$686	\$714	\$714	\$1,117	\$1,275	\$1,275	\$714	\$789	\$839
Mid-Century Insurance Company	\$1,282	\$945	\$945	\$2,197	\$3,062	\$2,676	\$1,622	\$1,409	\$2,071
Nationwide Insurance Company of America	\$468	\$447	\$455	\$749	\$840	\$912	\$515	\$548	\$465
Nevada Capital Insurance Company	\$639	\$584	\$584	\$750	\$838	\$1,030	\$584	\$682	\$757
Nevada General Insurance Company	\$1,158	\$1,134	\$1,134	\$1,200	\$1,320	\$1,512	\$1,176	\$1,092	\$1,092
Progressive Direct Insurance Company	\$647	\$581	\$646	\$1,010	\$1,091	\$1,251	\$922	\$657	\$756
Progressive Northern Insurance Company	\$535	\$497	\$535	\$914	\$1,002	\$1,244	\$854	\$594	\$601
Safeco Insurance Company of Illinois	\$497	\$508	\$515	\$900	\$1,038	\$1,056	\$690	\$541	\$487
Sentinel Insurance Company, Ltd.	\$742	\$704	\$704	\$956	\$1,162	\$1,106	\$704	\$837	\$960
State Farm Fire and Casualty Company	\$612	\$575	\$575	\$1,054	\$1,204	\$1,173	\$575	\$575	\$753
State Farm Mutual Automobile Insurance Company	\$544	\$514	\$514	\$934	\$1,063	\$1,035	\$514	\$514	\$673
United Services Automobile Association	\$445	\$429	\$429	\$587	\$595	\$614	\$429	\$463	\$429
USAA Casualty Insurance Company	\$518	\$500	\$500	\$691	\$699	\$722	\$500	\$539	\$500
Viking Insurance Company of Wisconsin	\$1,281	\$1,201	\$1,201	\$1,847	\$2,115	\$2,052	\$1,492	\$1,446	\$1,259
Western United Insurance Company	\$532	\$548	\$552	\$868	\$1,064	\$1,089	\$680	\$567	\$699

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE N - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Steline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$479	\$506	\$494	\$702	\$823	\$937	\$512	\$537	\$506
Allstate Indemnity Company	\$990	\$1,196	\$1,107	\$1,358	\$1,545	\$1,807	\$1,189	\$1,166	\$1,196
Allstate Insurance Company	\$553	\$563	\$563	\$799	\$924	\$1,012	\$563	\$605	\$563
Allstate Property and Casualty Insurance Company	\$783	\$770	\$770	\$1,169	\$1,346	\$1,473	\$770	\$863	\$770
American Access Casualty Company	\$1,087	\$1,241	\$1,241	\$1,411	\$1,493	\$1,552	\$1,241	\$1,201	\$1,241
American Family Mutual Insurance Company	\$601	\$636	\$636	\$947	\$1,112	\$982	\$636	\$665	\$601
American National Property and Casualty Company	\$368	\$355	\$393	\$587	\$731	\$751	\$520	\$487	\$433
Coast National Insurance Company	\$770	\$685	\$713	\$1,109	\$1,253	\$1,424	\$1,050	\$861	\$884
COUNTRY Mutual Insurance Company	\$460	\$453	\$453	\$758	\$976	\$758	\$453	\$534	\$551
Esurance Insurance Company	\$1,125	\$884	\$950	\$1,217	\$1,354	\$1,559	\$1,207	\$976	\$1,129
Farmers Insurance Exchange	\$455	\$405	\$405	\$785	\$1,115	\$1,118	\$699	\$552	\$856
GEICO General Insurance Company	\$329	\$337	\$337	\$389	\$439	\$462	\$337	\$349	\$337
GEICO Indemnity Company	\$660	\$686	\$686	\$745	\$858	\$861	\$742	\$687	\$686
Government Employees Insurance Company (GEICO)	\$329	\$337	\$337	\$389	\$439	\$462	\$337	\$349	\$337
IDS Property Casualty Insurance Company	\$518	\$563	\$563	\$799	\$884	\$799	\$563	\$590	\$675
Infinity Auto Insurance Company	\$719	\$702	\$735	\$990	\$1,205	\$1,252	\$1,019	\$802	\$857
Liberty Mutual Fire Insurance Company	\$587	\$587	\$635	\$941	\$1,084	\$1,084	\$635	\$687	\$656
Mid-Century Insurance Company	\$1,133	\$866	\$866	\$1,772	\$2,533	\$2,176	\$1,417	\$1,226	\$1,820
Nationwide Insurance Company of America	\$465	\$460	\$463	\$675	\$759	\$808	\$506	\$546	\$473
Nevada Capital Insurance Company	\$696	\$635	\$635	\$778	\$870	\$1,066	\$635	\$743	\$834
Nevada General Insurance Company	\$1,122	\$1,098	\$1,098	\$1,086	\$1,182	\$1,368	\$1,092	\$1,044	\$1,044
Primero Insurance Company	\$1,109	\$1,045	\$1,045	\$1,771	\$2,004	\$1,904	\$1,260	\$1,260	\$1,045
Progressive Direct Insurance Company	\$520	\$491	\$520	\$755	\$825	\$947	\$718	\$531	\$633
Progressive Northern Insurance Company	\$464	\$445	\$467	\$689	\$752	\$933	\$674	\$540	\$522
Safeco Insurance Company of Illinois	\$423	\$442	\$445	\$715	\$820	\$830	\$589	\$478	\$413
Sentinel Insurance Company, Ltd.	\$969	\$784	\$784	\$1,052	\$1,307	\$1,227	\$784	\$937	\$1,083
State Farm Fire and Casualty Company	\$461	\$447	\$447	\$737	\$827	\$804	\$447	\$447	\$594
State Farm Mutual Automobile Insurance Company	\$417	\$407	\$407	\$664	\$745	\$724	\$407	\$407	\$539
United Services Automobile Association	\$349	\$341	\$341	\$446	\$453	\$468	\$341	\$367	\$341
USAA Casualty Insurance Company	\$354	\$345	\$345	\$453	\$460	\$474	\$345	\$372	\$345
Viking Insurance Company of Wisconsin	\$1,186	\$1,132	\$1,132	\$1,621	\$1,872	\$1,791	\$1,373	\$1,329	\$1,187
Western United Insurance Company	\$616	\$662	\$668	\$955	\$1,158	\$1,186	\$773	\$673	\$825

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE N - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$489	\$507	\$494	\$790	\$928	\$1,100	\$510	\$549	\$507
Allstate Indemnity Company	\$1,093	\$1,273	\$1,176	\$1,639	\$1,886	\$2,182	\$1,285	\$1,298	\$1,273
Allstate Insurance Company	\$660	\$664	\$664	\$1,033	\$1,199	\$1,353	\$664	\$726	\$664
Allstate Property and Casualty Insurance Company	\$852	\$828	\$828	\$1,368	\$1,580	\$1,785	\$828	\$941	\$828
American Access Casualty Company	\$1,150	\$1,321	\$1,321	\$1,499	\$1,596	\$1,653	\$1,321	\$1,276	\$1,321
American Family Mutual Insurance Company	\$717	\$750	\$750	\$1,179	\$1,374	\$1,223	\$750	\$800	\$717
American National Property and Casualty Company	\$426	\$408	\$452	\$688	\$864	\$895	\$597	\$555	\$489
Coast National Insurance Company	\$917	\$790	\$850	\$1,394	\$1,582	\$1,816	\$1,258	\$999	\$1,062
COUNTRY Mutual Insurance Company	\$572	\$550	\$550	\$982	\$1,251	\$982	\$576	\$663	\$675
COUNTRY Preferred Insurance Company	\$521	\$424	\$502	\$895	\$1,139	\$895	\$614	\$603	\$614
Esurance Insurance Company	\$1,015	\$775	\$841	\$1,146	\$1,268	\$1,460	\$1,104	\$861	\$979
Farmers Insurance Exchange	\$559	\$480	\$480	\$1,037	\$1,491	\$1,496	\$916	\$678	\$1,046
GEICO General Insurance Company	\$444	\$445	\$445	\$558	\$641	\$660	\$445	\$458	\$445
GEICO Indemnity Company	\$876	\$822	\$863	\$1,017	\$1,181	\$1,173	\$905	\$868	\$863
Government Employees Insurance Company (GEICO)	\$444	\$445	\$445	\$558	\$641	\$660	\$445	\$458	\$445
IDS Property Casualty Insurance Company	\$483	\$525	\$525	\$750	\$825	\$750	\$525	\$548	\$625
Infinity Auto Insurance Company	\$945	\$881	\$961	\$1,414	\$1,743	\$1,856	\$1,332	\$1,018	\$1,140
Liberty Mutual Fire Insurance Company	\$750	\$790	\$789	\$1,206	\$1,377	\$1,377	\$789	\$865	\$995
Mid-Century Insurance Company	\$1,395	\$1,025	\$1,025	\$2,369	\$3,290	\$2,882	\$1,764	\$1,528	\$2,247
Nationwide Insurance Company of America	\$508	\$492	\$498	\$798	\$899	\$973	\$559	\$597	\$511
Nevada Capital Insurance Company	\$803	\$734	\$734	\$944	\$1,054	\$1,298	\$734	\$859	\$957
Nevada General Insurance Company	\$1,302	\$1,272	\$1,272	\$1,338	\$1,458	\$1,656	\$1,308	\$1,218	\$1,218
Progressive Direct Insurance Company	\$677	\$605	\$676	\$1,054	\$1,135	\$1,302	\$959	\$688	\$791
Progressive Northern Insurance Company	\$481	\$454	\$482	\$789	\$866	\$1,074	\$748	\$542	\$539
Safeco Insurance Company of Illinois	\$511	\$521	\$528	\$922	\$1,065	\$1,082	\$710	\$555	\$500
Sentinel Insurance Company, Ltd.	\$747	\$708	\$708	\$960	\$1,171	\$1,110	\$708	\$843	\$967
State Farm Fire and Casualty Company	\$614	\$583	\$583	\$1,030	\$1,172	\$1,142	\$583	\$583	\$765
State Farm Mutual Automobile Insurance Company	\$548	\$523	\$523	\$916	\$1,040	\$1,013	\$523	\$523	\$686
United Services Automobile Association	\$420	\$404	\$404	\$551	\$558	\$575	\$404	\$436	\$404
USAA Casualty Insurance Company	\$485	\$466	\$466	\$641	\$648	\$669	\$466	\$504	\$466
Viking Insurance Company of Wisconsin	\$1,456	\$1,368	\$1,368	\$2,058	\$2,360	\$2,284	\$1,691	\$1,637	\$1,437
Western United Insurance Company	\$557	\$581	\$583	\$905	\$1,113	\$1,137	\$708	\$595	\$734

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE O - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$825	\$869	\$848	\$1,215	\$1,435	\$1,634	\$880	\$931	\$869
Allstate Indemnity Company	\$825	\$869	\$848	\$1,215	\$1,435	\$1,634	\$880	\$931	\$869
Allstate Insurance Company	\$556	\$559	\$559	\$816	\$944	\$1,034	\$559	\$610	\$559
Allstate Property and Casualty Insurance Company	\$1,275	\$1,253	\$1,253	\$1,899	\$2,194	\$2,380	\$1,253	\$1,410	\$1,253
American Access Casualty Company	\$1,065	\$1,229	\$1,229	\$1,382	\$1,463	\$1,521	\$1,229	\$1,177	\$1,229
American Family Mutual Insurance Company	\$519	\$542	\$542	\$839	\$982	\$871	\$542	\$577	\$519
American National Property and Casualty Company	\$678	\$640	\$708	\$1,087	\$1,361	\$1,408	\$951	\$899	\$780
Coast National Insurance Company	\$915	\$785	\$846	\$1,371	\$1,531	\$1,770	\$1,249	\$1,003	\$1,074
COUNTRY Mutual Insurance Company	\$690	\$682	\$682	\$1,134	\$1,465	\$1,134	\$833	\$802	\$829
Esurance Insurance Company	\$1,201	\$942	\$1,012	\$1,314	\$1,460	\$1,665	\$1,288	\$1,038	\$1,178
Farmers Insurance Exchange	\$598	\$513	\$513	\$1,059	\$1,508	\$1,514	\$927	\$723	\$1,093
GEICO General Insurance Company	\$426	\$438	\$438	\$505	\$570	\$598	\$438	\$449	\$438
GEICO Indemnity Company	\$712	\$742	\$842	\$806	\$927	\$931	\$742	\$739	\$742
Government Employees Insurance Company (GEICO)	\$426	\$438	\$438	\$505	\$570	\$598	\$438	\$449	\$438
IDS Property Casualty Insurance Company	\$569	\$622	\$622	\$890	\$986	\$890	\$622	\$650	\$741
Infinity Auto Insurance Company	\$730	\$690	\$741	\$1,034	\$1,262	\$1,326	\$1,018	\$798	\$880
Liberty Mutual Fire Insurance Company	\$735	\$787	\$787	\$1,195	\$1,382	\$1,382	\$787	\$861	\$925
Mid-Century Insurance Company	\$1,152	\$883	\$883	\$1,819	\$2,613	\$2,241	\$1,442	\$1,250	\$1,853
Nationwide Insurance Company of America	\$618	\$609	\$614	\$939	\$1,065	\$1,145	\$680	\$735	\$629
Nevada Capital Insurance Company	\$549	\$500	\$500	\$612	\$682	\$837	\$500	\$584	\$654
Nevada General Insurance Company	\$972	\$960	\$960	\$960	\$1,056	\$1,212	\$972	\$924	\$924
Primero Insurance Company	\$977	\$922	\$922	\$1,571	\$1,778	\$1,688	\$1,112	\$1,112	\$922
Progressive Direct Insurance Company	\$980	\$928	\$973	\$1,391	\$1,515	\$1,709	\$1,327	\$996	\$1,145
Progressive Northern Insurance Company	\$747	\$711	\$756	\$1,159	\$1,266	\$1,571	\$1,119	\$860	\$841
Safeco Insurance Company of Illinois	\$598	\$625	\$632	\$1,048	\$1,206	\$1,223	\$846	\$679	\$586
Sentinel Insurance Company, Ltd.	\$1,828	\$1,522	\$1,522	\$2,070	\$2,638	\$2,398	\$1,522	\$1,843	\$2,113
State Farm Fire and Casualty Company	\$908	\$877	\$877	\$1,492	\$1,662	\$1,613	\$877	\$877	\$1,176
State Farm Mutual Automobile Insurance Company	\$822	\$799	\$799	\$1,348	\$1,501	\$1,456	\$799	\$799	\$1,067
United Services Automobile Association	\$670	\$663	\$663	\$848	\$864	\$894	\$663	\$708	\$663
USAA Casualty Insurance Company	\$694	\$686	\$686	\$883	\$900	\$931	\$686	\$732	\$686
Viking Insurance Company of Wisconsin	\$1,317	\$1,262	\$1,262	\$1,830	\$2,122	\$2,026	\$1,532	\$1,473	\$1,316
Western United Insurance Company	\$1,014	\$1,086	\$1,098	\$1,583	\$1,915	\$1,969	\$1,282	\$1,106	\$1,358

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE O - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$929	\$955	\$927	\$1,495	\$1,766	\$2,083	\$960	\$1,055	\$955
Allstate Indemnity Company	\$1,041	\$1,077	\$1,047	\$1,651	\$1,953	\$2,292	\$1,084	\$1,181	\$1,077
Allstate Insurance Company	\$678	\$673	\$673	\$1,078	\$1,253	\$1,412	\$673	\$749	\$673
Allstate Property and Casualty Insurance Company	\$1,284	\$1,246	\$1,246	\$2,054	\$2,387	\$2,653	\$1,246	\$1,428	\$1,246
American Access Casualty Company	\$1,252	\$1,312	\$1,312	\$1,470	\$1,566	\$1,622	\$1,312	\$1,252	\$1,312
American Family Mutual Insurance Company	\$635	\$656	\$656	\$1,071	\$1,244	\$1,113	\$656	\$712	\$635
American National Property and Casualty Company	\$803	\$757	\$833	\$1,311	\$1,651	\$1,719	\$1,117	\$1,046	\$904
Coast National Insurance Company	\$1,204	\$991	\$1,118	\$1,932	\$2,183	\$2,548	\$1,661	\$1,277	\$1,422
COUNTRY Mutual Insurance Company	\$840	\$810	\$810	\$1,440	\$1,840	\$1,440	\$1,001	\$978	\$997
COUNTRY Preferred Insurance Company	\$762	\$735	\$735	\$1,307	\$1,670	\$1,307	\$907	\$887	\$903
Esurance Insurance Company	\$1,197	\$902	\$983	\$1,383	\$1,527	\$1,749	\$1,311	\$1,005	\$1,122
Farmers Insurance Exchange	\$778	\$641	\$641	\$1,473	\$2,122	\$2,135	\$1,280	\$938	\$1,409
GEICO General Insurance Company	\$572	\$577	\$577	\$721	\$827	\$853	\$577	\$590	\$577
GEICO Indemnity Company	\$915	\$933	\$933	\$1,099	\$1,275	\$1,269	\$933	\$935	\$933
Government Employees Insurance Company (GEICO)	\$572	\$577	\$577	\$721	\$827	\$853	\$577	\$590	\$577
IDS Property Casualty Insurance Company	\$528	\$578	\$578	\$831	\$917	\$831	\$578	\$600	\$685
Infinity Auto Insurance Company	\$1,032	\$926	\$1,038	\$1,604	\$1,974	\$2,139	\$1,429	\$1,086	\$1,256
Liberty Mutual Fire Insurance Company	\$949	\$990	\$989	\$1,549	\$1,774	\$1,774	\$989	\$1,098	\$1,169
Mid-Century Insurance Company	\$1,424	\$1,050	\$1,050	\$2,441	\$3,403	\$2,973	\$1,802	\$1,566	\$2,302
Nationwide Insurance Company of America	\$632	\$609	\$619	\$1,047	\$1,186	\$1,296	\$706	\$749	\$634
Nevada Capital Insurance Company	\$639	\$584	\$584	\$750	\$838	\$1,030	\$584	\$682	\$757
Nevada General Insurance Company	\$1,158	\$1,134	\$1,134	\$1,200	\$1,320	\$1,512	\$1,176	\$1,092	\$1,092
Progressive Direct Insurance Company	\$1,285	\$1,157	\$1,276	\$1,967	\$2,117	\$2,505	\$1,791	\$1,300	\$1,454
Progressive Northern Insurance Company	\$866	\$808	\$869	\$1,497	\$1,638	\$2,039	\$1,395	\$959	\$971
Safeco Insurance Company of Illinois	\$753	\$767	\$779	\$1,402	\$1,623	\$1,654	\$1,061	\$819	\$738
Sentinel Insurance Company, Ltd.	\$1,377	\$1,305	\$1,305	\$1,809	\$2,237	\$2,116	\$1,305	\$1,573	\$1,822
State Farm Fire and Casualty Company	\$1,193	\$1,134	\$1,134	\$2,051	\$2,304	\$2,237	\$1,134	\$1,134	\$1,509
State Farm Mutual Automobile Insurance Company	\$1,071	\$1,023	\$1,023	\$1,838	\$2,061	\$2,001	\$1,023	\$1,023	\$1,360
United Services Automobile Association	\$701	\$682	\$682	\$920	\$933	\$964	\$682	\$731	\$682
USAA Casualty Insurance Company	\$693	\$671	\$671	\$922	\$934	\$965	\$671	\$721	\$671
Viking Insurance Company of Wisconsin	\$1,696	\$1,599	\$1,599	\$2,440	\$2,801	\$2,708	\$1,976	\$1,906	\$1,671
Western United Insurance Company	\$1,056	\$1,096	\$1,099	\$1,744	\$2,141	\$2,197	\$1,362	\$1,127	\$1,391

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE O - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$799	\$849	\$830	\$1,154	\$1,361	\$1,538	\$860	\$899	\$849
Allstate Indemnity Company	\$1,247	\$1,532	\$1,415	\$1,686	\$1,923	\$2,259	\$1,514	\$1,466	\$1,532
Allstate Insurance Company	\$553	\$563	\$563	\$799	\$924	\$1,012	\$563	\$605	\$563
Allstate Property and Casualty Insurance Company	\$1,265	\$1,255	\$1,255	\$1,861	\$2,150	\$2,331	\$1,255	\$1,396	\$1,255
American Access Casualty Company	\$1,087	\$1,241	\$1,241	\$1,411	\$1,493	\$1,552	\$1,241	\$1,201	\$1,241
American Family Mutual Insurance Company	\$601	\$636	\$636	\$947	\$1,112	\$982	\$636	\$665	\$601
American National Property and Casualty Company	\$568	\$546	\$605	\$904	\$1,122	\$1,156	\$797	\$751	\$665
Coast National Insurance Company	\$1,047	\$938	\$972	\$1,539	\$1,763	\$2,002	\$1,439	\$1,163	\$1,191
COUNTRY Mutual Insurance Company	\$704	\$693	\$693	\$1,159	\$1,494	\$1,159	\$848	\$820	\$847
Esurance Insurance Company	\$1,572	\$1,235	\$1,327	\$1,699	\$1,895	\$2,178	\$1,688	\$1,365	\$1,573
Farmers Insurance Exchange	\$615	\$547	\$547	\$1,061	\$1,506	\$1,511	\$944	\$746	\$1,157
GEICO General Insurance Company	\$392	\$401	\$401	\$463	\$523	\$550	\$401	\$415	\$401
GEICO Indemnity Company	\$660	\$686	\$686	\$745	\$858	\$861	\$742	\$687	\$686
Government Employees Insurance Company (GEICO)	\$392	\$401	\$401	\$463	\$523	\$550	\$401	\$415	\$401
IDS Property Casualty Insurance Company	\$615	\$679	\$679	\$943	\$1,046	\$943	\$679	\$701	\$802
Infinity Auto Insurance Company	\$842	\$816	\$857	\$1,169	\$1,427	\$1,487	\$1,187	\$932	\$1,000
Liberty Mutual Fire Insurance Company	\$827	\$826	\$896	\$1,323	\$1,529	\$1,529	\$896	\$969	\$925
Mid-Century Insurance Company	\$1,259	\$962	\$962	\$1,968	\$2,815	\$2,418	\$1,574	\$1,362	\$2,022
Nationwide Insurance Company of America	\$702	\$699	\$704	\$1,049	\$1,194	\$1,279	\$777	\$835	\$721
Nevada Capital Insurance Company	\$696	\$635	\$635	\$778	\$870	\$1,066	\$635	\$743	\$834
Nevada General Insurance Company	\$1,122	\$1,098	\$1,098	\$1,086	\$1,182	\$1,368	\$1,092	\$1,044	\$1,044
Primero Insurance Company	\$1,109	\$1,045	\$1,045	\$1,771	\$2,004	\$1,904	\$1,260	\$1,260	\$1,045
Progressive Direct Insurance Company	\$1,024	\$971	\$1,018	\$1,454	\$1,585	\$1,786	\$1,387	\$1,043	\$1,202
Progressive Northern Insurance Company	\$708	\$683	\$714	\$1,060	\$1,159	\$1,437	\$1,036	\$824	\$797
Safeco Insurance Company of Illinois	\$621	\$648	\$652	\$1,082	\$1,248	\$1,262	\$878	\$702	\$606
Sentinel Insurance Company, Ltd.	\$1,895	\$1,585	\$1,585	\$2,145	\$2,749	\$2,482	\$1,585	\$1,918	\$2,199
State Farm Fire and Casualty Company	\$963	\$938	\$938	\$1,534	\$1,710	\$1,661	\$938	\$938	\$1,255
State Farm Mutual Automobile Insurance Company	\$875	\$856	\$856	\$1,388	\$1,548	\$1,503	\$856	\$856	\$1,140
United Services Automobile Association	\$629	\$622	\$622	\$796	\$812	\$839	\$622	\$663	\$622
USAA Casualty Insurance Company	\$650	\$641	\$641	\$826	\$841	\$869	\$641	\$684	\$641
Viking Insurance Company of Wisconsin	\$1,570	\$1,507	\$1,507	\$2,142	\$2,482	\$2,365	\$1,820	\$1,754	\$1,576
Western United Insurance Company	\$1,074	\$1,166	\$1,177	\$1,674	\$2,035	\$2,083	\$1,359	\$1,179	\$1,441

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE O - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Forty-year-old single male. Clean driving record. Drives 10 miles round trip to work daily. Annual mileage is 10,000. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$869	\$901	\$877	\$1,368	\$1,613	\$1,888	\$907	\$984	\$901
Allstate Indemnity Company	\$1,353	\$1,599	\$1,474	\$1,996	\$2,306	\$2,673	\$1,604	\$1,609	\$1,599
Allstate Insurance Company	\$660	\$664	\$664	\$1,033	\$1,199	\$1,353	\$664	\$726	\$664
Allstate Property and Casualty Insurance Company	\$1,246	\$1,221	\$1,221	\$1,967	\$2,284	\$2,540	\$1,221	\$1,382	\$1,221
American Access Casualty Company	\$1,150	\$1,321	\$1,321	\$1,499	\$1,596	\$1,653	\$1,321	\$1,276	\$1,297
American Family Mutual Insurance Company	\$717	\$750	\$750	\$1,179	\$1,374	\$1,223	\$750	\$800	\$717
American National Property and Casualty Company	\$654	\$627	\$692	\$1,061	\$1,328	\$1,378	\$917	\$854	\$753
Coast National Insurance Company	\$1,322	\$1,135	\$1,231	\$2,077	\$2,384	\$2,744	\$1,832	\$1,424	\$1,525
COUNTRY Mutual Insurance Company	\$855	\$822	\$822	\$1,466	\$1,872	\$1,466	\$1,017	\$997	\$1,016
COUNTRY Preferred Insurance Company	\$776	\$746	\$746	\$1,330	\$1,698	\$1,330	\$922	\$904	\$921
Esurance Insurance Company	\$1,520	\$1,153	\$1,254	\$1,723	\$1,913	\$2,203	\$1,662	\$1,286	\$1,459
Farmers Insurance Exchange	\$756	\$648	\$648	\$1,401	\$2,014	\$2,022	\$1,238	\$916	\$1,413
GEICO General Insurance Company	\$529	\$529	\$529	\$664	\$762	\$785	\$529	\$545	\$529
GEICO Indemnity Company	\$876	\$822	\$863	\$1,017	\$1,181	\$1,173	\$905	\$868	\$863
Government Employees Insurance Company (GEICO)	\$529	\$529	\$529	\$664	\$762	\$785	\$529	\$545	\$529
IDS Property Casualty Insurance Company	\$570	\$630	\$630	\$878	\$970	\$878	\$630	\$646	\$737
Infinity Auto Insurance Company	\$1,137	\$1,050	\$1,150	\$1,728	\$2,129	\$2,284	\$1,595	\$1,213	\$1,370
Liberty Mutual Fire Insurance Company	\$1,042	\$1,098	\$1,097	\$1,676	\$1,921	\$1,921	\$1,097	\$1,206	\$1,287
Mid-Century Insurance Company	\$1,549	\$963	\$963	\$2,026	\$2,880	\$2,691	\$1,735	\$1,388	\$1,953
Nationwide Insurance Company of America	\$694	\$677	\$689	\$1,126	\$1,279	\$1,396	\$778	\$823	\$703
Nevada Capital Insurance Company	\$803	\$734	\$734	\$944	\$1,054	\$1,298	\$734	\$859	\$957
Nevada General Insurance Company	\$1,302	\$1,272	\$1,272	\$1,338	\$1,458	\$1,656	\$1,308	\$1,218	\$1,218
Progressive Direct Insurance Company	\$1,327	\$1,198	\$1,320	\$2,029	\$2,187	\$2,483	\$1,852	\$1,347	\$1,511
Progressive Northern Insurance Company	\$768	\$726	\$773	\$1,274	\$1,396	\$1,736	\$1,205	\$864	\$861
Safeco Insurance Company of Illinois	\$775	\$790	\$799	\$1,438	\$1,666	\$1,694	\$1,092	\$842	\$758
Sentinel Insurance Company, Ltd.	\$1,379	\$1,305	\$1,305	\$1,802	\$2,239	\$2,107	\$1,305	\$1,577	\$1,831
State Farm Fire and Casualty Company	\$1,218	\$1,168	\$1,168	\$2,035	\$2,284	\$2,218	\$1,168	\$1,168	\$1,555
State Farm Mutual Automobile Insurance Company	\$1,098	\$1,057	\$1,057	\$1,828	\$2,049	\$1,990	\$1,057	\$1,057	\$1,405
United Services Automobile Association	\$661	\$641	\$641	\$863	\$876	\$904	\$641	\$688	\$641
USAA Casualty Insurance Company	\$649	\$627	\$627	\$857	\$869	\$897	\$627	\$675	\$627
Viking Insurance Company of Wisconsin	\$1,924	\$1,819	\$1,819	\$2,716	\$3,123	\$3,012	\$2,236	\$2,158	\$1,906
Western United Insurance Company	\$1,108	\$1,164	\$1,165	\$1,821	\$2,242	\$2,294	\$1,425	\$1,189	\$1,461

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE P - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$429	\$443	\$429	\$664	\$778	\$904	\$445	\$485	\$443
Allstate Indemnity Company	\$429	\$443	\$429	\$664	\$778	\$904	\$445	\$485	\$443
Allstate Insurance Company	\$402	\$401	\$401	\$603	\$696	\$770	\$401	\$441	\$401
Allstate Property and Casualty Insurance Company	\$613	\$592	\$592	\$937	\$1,077	\$1,187	\$592	\$676	\$592
American Access Casualty Company	\$1,749	\$1,755	\$1,755	\$2,008	\$2,317	\$2,297	\$1,755	\$1,900	\$1,755
American Family Mutual Insurance Company	\$427	\$441	\$441	\$689	\$801	\$713	\$441	\$475	\$427
American National Property and Casualty Company	\$290	\$275	\$303	\$468	\$585	\$603	\$408	\$385	\$335
Coast National Insurance Company	\$446	\$366	\$409	\$670	\$743	\$860	\$596	\$482	\$532
COUNTRY Mutual Insurance Company	\$444	\$431	\$431	\$738	\$945	\$738	\$529	\$517	\$531
Esurance Insurance Company	\$541	\$423	\$458	\$595	\$648	\$742	\$569	\$462	\$532
Farmers Insurance Exchange	\$324	\$278	\$278	\$573	\$816	\$818	\$501	\$392	\$591
GEICO General Insurance Company	\$251	\$257	\$257	\$298	\$337	\$353	\$257	\$257	\$257
GEICO Indemnity Company	\$639	\$665	\$665	\$725	\$834	\$837	\$665	\$663	\$665
Government Employees Insurance Company (GEICO)	\$251	\$257	\$257	\$298	\$337	\$353	\$257	\$257	\$257
Hartford Insurance Company of the Midwest	\$313	\$278	\$266	\$404	\$418	\$436	\$275	\$273	\$290
IDS Property Casualty Insurance Company	\$412	\$433	\$433	\$662	\$728	\$662	\$433	\$474	\$541
Infinity Auto Insurance Company	\$383	\$358	\$390	\$536	\$651	\$684	\$531	\$418	\$469
Liberty Mutual Fire Insurance Company	\$381	\$409	\$408	\$620	\$712	\$712	\$408	\$443	\$475
Mid-Century Insurance Company	\$846	\$648	\$648	\$1,336	\$1,919	\$1,643	\$1,059	\$919	\$1,364
Nationwide Insurance Company of America	\$316	\$309	\$311	\$443	\$492	\$522	\$336	\$365	\$316
Nevada Capital Insurance Company	\$385	\$350	\$350	\$428	\$478	\$583	\$350	\$408	\$457
Nevada General Insurance Company	\$1,014	\$996	\$996	\$996	\$1,080	\$1,236	\$984	\$942	\$942
Primero Insurance Company	\$788	\$767	\$767	\$1,296	\$1,498	\$1,374	\$922	\$922	\$767
Progressive Direct Insurance Company	\$295	\$273	\$299	\$445	\$488	\$560	\$418	\$303	\$364
Progressive Northern Insurance Company	\$372	\$344	\$369	\$575	\$624	\$775	\$549	\$425	\$418
Safeco Insurance Company of Illinois	\$287	\$298	\$303	\$470	\$534	\$543	\$390	\$324	\$282
Sentinel Insurance Company, Ltd.	\$564	\$453	\$453	\$596	\$712	\$684	\$453	\$531	\$604
State Farm Fire and Casualty Company	\$240	\$228	\$228	\$398	\$453	\$441	\$228	\$228	\$300
State Farm Mutual Automobile Insurance Company	\$215	\$205	\$205	\$355	\$402	\$392	\$205	\$205	\$270
United Services Automobile Association	\$312	\$301	\$301	\$405	\$411	\$424	\$301	\$328	\$301
USAA Casualty Insurance Company	\$341	\$329	\$329	\$447	\$453	\$468	\$329	\$359	\$329
Viking Insurance Company of Wisconsin	\$588	\$550	\$550	\$817	\$935	\$907	\$681	\$665	\$581
Western United Insurance Company	\$208	\$212	\$213	\$325	\$392	\$400	\$255	\$219	\$274

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE P - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$509	\$518	\$501	\$863	\$1,016	\$1,224	\$519	\$576	\$518
Allstate Indemnity Company	\$561	\$572	\$553	\$944	\$1,112	\$1,336	\$574	\$637	\$572
Allstate Insurance Company	\$502	\$495	\$495	\$824	\$955	\$1,094	\$495	\$554	\$495
Allstate Property and Casualty Insurance Company	\$699	\$671	\$671	\$1,159	\$1,338	\$1,528	\$671	\$773	\$671
American Access Casualty Company	\$1,827	\$1,840	\$1,840	\$2,126	\$2,447	\$2,425	\$1,840	\$1,990	\$1,840
American Family Mutual Insurance Company	\$527	\$540	\$540	\$888	\$1,025	\$919	\$540	\$590	\$527
American National Property and Casualty Company	\$344	\$327	\$360	\$566	\$713	\$742	\$484	\$449	\$388
Coast National Insurance Company	\$564	\$450	\$518	\$897	\$1,003	\$1,173	\$762	\$593	\$673
COUNTRY Mutual Insurance Company	\$557	\$529	\$529	\$965	\$1,223	\$965	\$654	\$648	\$655
COUNTRY Preferred Insurance Company	\$507	\$483	\$483	\$880	\$1,114	\$880	\$595	\$589	\$596
Esurance Insurance Company	\$487	\$373	\$406	\$555	\$602	\$685	\$519	\$409	\$459
Farmers Insurance Exchange	\$418	\$345	\$345	\$790	\$1,138	\$1,144	\$686	\$505	\$757
GEICO General Insurance Company	\$347	\$347	\$347	\$440	\$505	\$518	\$347	\$355	\$347
GEICO Indemnity Company	\$829	\$844	\$844	\$1,000	\$1,160	\$1,153	\$844	\$846	\$844
Government Employees Insurance Company (GEICO)	\$347	\$347	\$347	\$440	\$505	\$518	\$347	\$355	\$347
Hartford Insurance Company of the Midwest	\$297	\$278	\$261	\$465	\$437	\$482	\$275	\$272	\$282
IDS Property Casualty Insurance Company	\$387	\$407	\$407	\$627	\$684	\$627	\$407	\$443	\$503
Infinity Auto Insurance Company	\$529	\$473	\$535	\$809	\$995	\$1,072	\$731	\$557	\$649
Liberty Mutual Fire Insurance Company	\$510	\$532	\$531	\$826	\$938	\$938	\$531	\$583	\$618
Mid-Century Insurance Company	\$1,043	\$770	\$770	\$1,784	\$2,491	\$2,170	\$1,320	\$1,149	\$1,691
Nationwide Insurance Company of America	\$348	\$333	\$337	\$527	\$588	\$634	\$376	\$402	\$342
Nevada Capital Insurance Company	\$455	\$417	\$417	\$534	\$597	\$731	\$417	\$484	\$535
Nevada General Insurance Company	\$1,200	\$1,170	\$1,170	\$1,254	\$1,356	\$1,530	\$1,212	\$1,128	\$1,128
Progressive Direct Insurance Company	\$395	\$345	\$397	\$629	\$679	\$782	\$569	\$402	\$468
Progressive Northern Insurance Company	\$403	\$367	\$398	\$695	\$759	\$945	\$643	\$443	\$451
Safeco Insurance Company of Illinois	\$343	\$348	\$355	\$599	\$686	\$701	\$466	\$373	\$337
Sentinel Insurance Company, Ltd.	\$455	\$431	\$431	\$559	\$658	\$629	\$431	\$500	\$558
State Farm Fire and Casualty Company	\$367	\$339	\$339	\$633	\$739	\$723	\$339	\$339	\$433
State Farm Mutual Automobile Insurance Company	\$321	\$298	\$298	\$553	\$642	\$627	\$298	\$298	\$382
United Services Automobile Association	\$411	\$392	\$392	\$553	\$559	\$578	\$392	\$427	\$392
USAA Casualty Insurance Company	\$479	\$458	\$458	\$653	\$660	\$682	\$458	\$498	\$458
Viking Insurance Company of Wisconsin	\$730	\$690	\$690	\$1,080	\$1,229	\$1,205	\$872	\$849	\$730
Western United Insurance Company	\$236	\$237	\$236	\$388	\$477	\$486	\$297	\$247	\$310

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE P - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$370	\$385	\$374	\$565	\$661	\$765	\$387	\$417	\$385
Allstate Indemnity Company	\$730	\$837	\$780	\$1,031	\$1,164	\$1,350	\$849	\$861	\$837
Allstate Insurance Company	\$396	\$400	\$400	\$586	\$676	\$748	\$400	\$434	\$400
Allstate Property and Casualty Insurance Company	\$602	\$587	\$587	\$912	\$1,047	\$1,154	\$587	\$663	\$587
American Access Casualty Company	\$1,783	\$1,787	\$1,787	\$2,034	\$2,373	\$2,330	\$1,787	\$1,934	\$1,787
American Family Mutual Insurance Company	\$494	\$515	\$515	\$775	\$903	\$800	\$515	\$546	\$494
American National Property and Casualty Company	\$244	\$233	\$259	\$385	\$482	\$495	\$344	\$322	\$286
Coast National Insurance Company	\$488	\$413	\$447	\$722	\$810	\$931	\$656	\$532	\$571
COUNTRY Mutual Insurance Company	\$454	\$439	\$439	\$755	\$965	\$755	\$438	\$529	\$543
Esurance Insurance Company	\$689	\$536	\$582	\$750	\$819	\$948	\$727	\$588	\$691
Farmers Insurance Exchange	\$333	\$297	\$297	\$575	\$816	\$818	\$511	\$405	\$627
GEICO General Insurance Company	\$205	\$209	\$209	\$243	\$275	\$288	\$209	\$216	\$209
GEICO Indemnity Company	\$592	\$615	\$615	\$671	\$772	\$774	\$615	\$616	\$615
Government Employees Insurance Company (GEICO)	\$205	\$209	\$209	\$243	\$275	\$288	\$209	\$216	\$209
Hartford Insurance Company of the Midwest	\$322	\$286	\$273	\$416	\$427	\$447	\$282	\$281	\$296
IDS Property Casualty Insurance Company	\$441	\$468	\$468	\$695	\$766	\$695	\$468	\$508	\$580
Infinity Auto Insurance Company	\$435	\$418	\$446	\$605	\$729	\$763	\$613	\$482	\$530
Liberty Mutual Fire Insurance Company	\$427	\$429	\$462	\$683	\$785	\$785	\$462	\$497	\$475
Mid-Century Insurance Company	\$925	\$706	\$706	\$1,445	\$2,067	\$1,773	\$1,156	\$1,002	\$1,489
Nationwide Insurance Company of America	\$344	\$337	\$339	\$478	\$533	\$565	\$366	\$400	\$346
Nevada Capital Insurance Company	\$529	\$484	\$484	\$592	\$661	\$808	\$484	\$565	\$631
Nevada General Insurance Company	\$1,164	\$1,146	\$1,146	\$1,140	\$1,236	\$1,428	\$1,152	\$1,080	\$1,080
Primero Insurance Company	\$892	\$868	\$868	\$1,459	\$1,691	\$1,549	\$1,045	\$1,045	\$868
Progressive Direct Insurance Company	\$314	\$289	\$317	\$472	\$516	\$594	\$442	\$322	\$388
Progressive Northern Insurance Company	\$350	\$327	\$347	\$524	\$569	\$707	\$506	\$404	\$394
Safeco Insurance Company of Illinois	\$295	\$305	\$310	\$482	\$548	\$556	\$400	\$332	\$289
Sentinel Insurance Company, Ltd.	\$577	\$463	\$463	\$606	\$728	\$694	\$463	\$542	\$617
State Farm Fire and Casualty Company	\$248	\$239	\$239	\$400	\$453	\$442	\$239	\$239	\$314
State Farm Mutual Automobile Insurance Company	\$223	\$215	\$215	\$358	\$405	\$394	\$215	\$215	\$283
United Services Automobile Association	\$294	\$283	\$283	\$382	\$387	\$399	\$283	\$310	\$283
USAA Casualty Insurance Company	\$320	\$308	\$308	\$417	\$423	\$437	\$308	\$337	\$308
Viking Insurance Company of Wisconsin	\$713	\$670	\$670	\$972	\$1,113	\$1,075	\$823	\$804	\$709
Western United Insurance Company	\$218	\$222	\$223	\$338	\$412	\$419	\$265	\$228	\$286

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE P - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as best possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$431	\$442	\$428	\$723	\$849	\$1,020	\$443	\$487	\$442
Allstate Indemnity Company	\$833	\$928	\$862	\$1,300	\$1,490	\$1,709	\$953	\$991	\$928
Allstate Insurance Company	\$486	\$484	\$484	\$785	\$909	\$1,044	\$484	\$534	\$484
Allstate Property and Casualty Insurance Company	\$675	\$654	\$654	\$1,109	\$1,279	\$1,464	\$654	\$745	\$654
American Access Casualty Company	\$1,858	\$1,870	\$1,870	\$2,148	\$2,503	\$2,455	\$1,870	\$2,022	\$1,870
American Family Mutual Insurance Company	\$594	\$613	\$613	\$974	\$1,127	\$1,007	\$613	\$661	\$594
American National Property and Casualty Company	\$282	\$267	\$296	\$457	\$573	\$593	\$396	\$365	\$323
Coast National Insurance Company	\$601	\$494	\$554	\$941	\$1,063	\$1,232	\$815	\$640	\$709
COUNTRY Mutual Insurance Company	\$567	\$538	\$538	\$983	\$1,245	\$983	\$563	\$661	\$669
COUNTRY Preferred Insurance Company	\$517	\$490	\$490	\$790	\$1,134	\$896	\$605	\$601	\$608
Esurance Insurance Company	\$591	\$452	\$495	\$670	\$729	\$837	\$633	\$499	\$570
Farmers Insurance Exchange	\$408	\$351	\$351	\$755	\$1,085	\$1,088	\$667	\$495	\$762
GEICO General Insurance Company	\$290	\$287	\$287	\$367	\$422	\$432	\$287	\$295	\$287
GEICO Indemnity Company	\$770	\$782	\$782	\$926	\$1,076	\$1,067	\$782	\$786	\$782
Government Employees Insurance Company (GEICO)	\$290	\$287	\$287	\$367	\$422	\$432	\$287	\$295	\$287
Hartford Insurance Company of the Midwest	\$299	\$283	\$265	\$470	\$440	\$485	\$279	\$277	\$284
IDS Property Casualty Insurance Company	\$413	\$437	\$437	\$657	\$718	\$657	\$437	\$473	\$538
Infinity Auto Insurance Company	\$581	\$533	\$592	\$875	\$1,075	\$1,152	\$816	\$620	\$711
Liberty Mutual Fire Insurance Company	\$556	\$586	\$585	\$889	\$1,011	\$1,011	\$585	\$637	\$677
Mid-Century Insurance Company	\$1,135	\$835	\$835	\$1,923	\$2,675	\$2,337	\$1,435	\$1,245	\$1,834
Nationwide Insurance Company of America	\$370	\$358	\$361	\$555	\$621	\$668	\$401	\$431	\$367
Nevada Capital Insurance Company	\$616	\$565	\$565	\$726	\$811	\$995	\$565	\$658	\$731
Nevada General Insurance Company	\$1,362	\$1,326	\$1,326	\$1,410	\$1,524	\$1,734	\$1,380	\$1,266	\$1,266
Progressive Direct Insurance Company	\$417	\$364	\$418	\$661	\$713	\$823	\$595	\$423	\$491
Progressive Northern Insurance Company	\$361	\$330	\$357	\$597	\$652	\$810	\$559	\$402	\$404
Safeco Insurance Company of Illinois	\$350	\$356	\$362	\$612	\$702	\$714	\$477	\$380	\$343
Sentinel Insurance Company, Ltd.	\$455	\$431	\$431	\$558	\$660	\$630	\$431	\$501	\$559
State Farm Fire and Casualty Company	\$358	\$335	\$335	\$605	\$702	\$687	\$335	\$335	\$431
State Farm Mutual Automobile Insurance Company	\$315	\$296	\$296	\$531	\$613	\$600	\$296	\$296	\$382
United Services Automobile Association	\$386	\$368	\$368	\$517	\$523	\$539	\$368	\$402	\$368
USAA Casualty Insurance Company	\$446	\$425	\$425	\$603	\$609	\$629	\$425	\$464	\$425
Viking Insurance Company of Wisconsin	\$871	\$805	\$805	\$1,230	\$1,402	\$1,369	\$1,009	\$984	\$853
Western United Insurance Company	\$246	\$245	\$247	\$403	\$498	\$504	\$307	\$257	\$321

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE Q - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$552	\$571	\$553	\$841	\$982	\$1,135	\$573	\$624	\$571
Allstate Indemnity Company	\$552	\$571	\$553	\$841	\$982	\$1,135	\$573	\$624	\$571
Allstate Insurance Company	\$402	\$401	\$401	\$603	\$696	\$770	\$401	\$441	\$401
Allstate Property and Casualty Insurance Company	\$684	\$662	\$662	\$1,043	\$1,200	\$1,318	\$662	\$756	\$662
American Access Casualty Company	\$1,749	\$1,755	\$1,755	\$2,008	\$2,317	\$2,297	\$1,755	\$1,900	\$1,755
American Family Mutual Insurance Company	\$427	\$441	\$441	\$689	\$801	\$713	\$441	\$475	\$427
American National Property and Casualty Company	\$346	\$323	\$359	\$553	\$691	\$713	\$485	\$454	\$398
Coast National Insurance Company	\$541	\$449	\$497	\$811	\$896	\$1,042	\$727	\$587	\$644
COUNTRY Mutual Insurance Company	\$518	\$503	\$503	\$861	\$1,102	\$861	\$618	\$605	\$621
Esurance Insurance Company	\$742	\$579	\$627	\$814	\$887	\$1,018	\$783	\$634	\$733
Farmers Insurance Exchange	\$452	\$388	\$388	\$800	\$1,139	\$1,143	\$700	\$547	\$825
GEICO General Insurance Company	\$308	\$316	\$316	\$366	\$413	\$433	\$316	\$323	\$316
GEICO Indemnity Company	\$639	\$665	\$665	\$725	\$834	\$837	\$665	\$663	\$665
Government Employees Insurance Company (GEICO)	\$308	\$316	\$316	\$366	\$413	\$433	\$316	\$323	\$316
Hartford Insurance Company of the Midwest	\$393	\$351	\$334	\$534	\$539	\$571	\$347	\$344	\$364
IDS Property Casualty Insurance Company	\$512	\$540	\$540	\$836	\$921	\$836	\$540	\$590	\$675
Infinity Auto Insurance Company	\$557	\$518	\$567	\$787	\$961	\$1,010	\$769	\$606	\$682
Liberty Mutual Fire Insurance Company	\$503	\$540	\$539	\$817	\$943	\$943	\$569	\$587	\$630
Mid-Century Insurance Company	\$1,088	\$834	\$834	\$1,717	\$2,467	\$2,112	\$1,362	\$1,182	\$1,754
Nationwide Insurance Company of America	\$370	\$358	\$361	\$535	\$597	\$639	\$395	\$431	\$369
Nevada Capital Insurance Company	\$385	\$350	\$350	\$428	\$478	\$583	\$350	\$408	\$457
Nevada General Insurance Company	\$1,014	\$996	\$996	\$996	\$1,080	\$1,236	\$984	\$942	\$942
Primero Insurance Company	\$788	\$767	\$767	\$1,296	\$1,498	\$1,374	\$922	\$922	\$767
Progressive Direct Insurance Company	\$437	\$398	\$441	\$655	\$710	\$813	\$610	\$447	\$534
Progressive Northern Insurance Company	\$465	\$431	\$462	\$727	\$788	\$981	\$691	\$530	\$524
Safeco Insurance Company of Illinois	\$313	\$323	\$329	\$518	\$590	\$599	\$426	\$352	\$306
Sentinel Insurance Company, Ltd.	\$651	\$525	\$525	\$692	\$838	\$803	\$525	\$619	\$713
State Farm Fire and Casualty Company	\$340	\$326	\$326	\$563	\$635	\$617	\$326	\$326	\$432
State Farm Mutual Automobile Insurance Company	\$306	\$294	\$294	\$504	\$567	\$552	\$294	\$294	\$389
United Services Automobile Association	\$334	\$322	\$322	\$436	\$442	\$457	\$322	\$352	\$322
USAA Casualty Insurance Company	\$341	\$329	\$329	\$447	\$453	\$468	\$329	\$359	\$329
Viking Insurance Company of Wisconsin	\$772	\$724	\$724	\$1,070	\$1,225	\$1,186	\$894	\$872	\$764
Western United Insurance Company	\$381	\$388	\$392	\$595	\$722	\$737	\$469	\$403	\$500

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE Q - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$603	\$613	\$592	\$1,007	\$1,180	\$1,413	\$613	\$683	\$613
Allstate Indemnity Company	\$711	\$726	\$702	\$1,171	\$1,377	\$1,640	\$727	\$808	\$726
Allstate Insurance Company	\$502	\$495	\$495	\$824	\$955	\$1,094	\$495	\$554	\$495
Allstate Property and Casualty Insurance Company	\$769	\$738	\$738	\$1,266	\$1,462	\$1,661	\$738	\$852	\$738
American Access Casualty Company	\$1,827	\$1,840	\$1,840	\$2,126	\$2,447	\$2,425	\$1,840	\$1,990	\$1,840
American Family Mutual Insurance Company	\$527	\$540	\$540	\$888	\$1,025	\$919	\$540	\$590	\$527
American National Property and Casualty Company	\$409	\$386	\$423	\$671	\$844	\$875	\$570	\$530	\$463
Coast National Insurance Company	\$683	\$550	\$630	\$1,085	\$1,214	\$1,421	\$929	\$722	\$817
COUNTRY Mutual Insurance Company	\$644	\$611	\$611	\$1,115	\$1,414	\$1,115	\$758	\$750	\$760
COUNTRY Preferred Insurance Company	\$585	\$557	\$557	\$1,014	\$1,286	\$1,014	\$688	\$682	\$690
Esurance Insurance Company	\$718	\$542	\$592	\$830	\$903	\$1,038	\$774	\$598	\$675
Farmers Insurance Exchange	\$584	\$482	\$482	\$1,103	\$1,588	\$1,597	\$958	\$705	\$1,057
GEICO General Insurance Company	\$426	\$426	\$426	\$540	\$619	\$636	\$426	\$435	\$426
GEICO Indemnity Company	\$829	\$844	\$844	\$1,000	\$1,160	\$1,153	\$844	\$846	\$844
Government Employees Insurance Company (GEICO)	\$426	\$426	\$426	\$540	\$619	\$636	\$426	\$435	\$426
Hartford Insurance Company of the Midwest	\$404	\$379	\$350	\$678	\$616	\$687	\$375	\$373	\$385
IDS Property Casualty Insurance Company	\$477	\$502	\$502	\$782	\$858	\$782	\$502	\$545	\$623
Infinity Auto Insurance Company	\$784	\$697	\$791	\$1,211	\$1,496	\$1,616	\$1,081	\$821	\$963
Liberty Mutual Fire Insurance Company	\$662	\$691	\$689	\$1,074	\$1,226	\$1,226	\$689	\$760	\$808
Mid-Century Insurance Company	\$1,341	\$990	\$990	\$2,294	\$3,202	\$2,790	\$1,697	\$1,477	\$2,174
Nationwide Insurance Company of America	\$419	\$398	\$403	\$662	\$743	\$806	\$456	\$488	\$412
Nevada Capital Insurance Company	\$455	\$417	\$417	\$534	\$597	\$731	\$417	\$484	\$535
Nevada General Insurance Company	\$1,200	\$1,170	\$1,170	\$1,254	\$1,356	\$1,530	\$1,212	\$1,128	\$1,128
Progressive Direct Insurance Company	\$587	\$513	\$590	\$936	\$1,002	\$1,154	\$837	\$617	\$687
Progressive Northern Insurance Company	\$528	\$481	\$525	\$918	\$1,302	\$1,249	\$849	\$581	\$591
Safeco Insurance Company of Illinois	\$376	\$380	\$388	\$665	\$764	\$779	\$513	\$407	\$368
Sentinel Insurance Company, Ltd.	\$553	\$522	\$522	\$692	\$825	\$794	\$522	\$611	\$697
State Farm Fire and Casualty Company	\$491	\$458	\$458	\$847	\$974	\$951	\$458	\$458	\$595
State Farm Mutual Automobile Insurance Company	\$433	\$407	\$407	\$746	\$855	\$834	\$407	\$407	\$529
United Services Automobile Association	\$411	\$392	\$392	\$553	\$559	\$578	\$392	\$427	\$392
USAA Casualty Insurance Company	\$479	\$458	\$458	\$653	\$660	\$682	\$458	\$498	\$458
Viking Insurance Company of Wisconsin	\$994	\$919	\$919	\$1,428	\$1,626	\$1,590	\$1,154	\$1,124	\$970
Western United Insurance Company	\$355	\$355	\$355	\$586	\$722	\$735	\$448	\$370	\$463

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE Q - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
\$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$496	\$517	\$501	\$744	\$866	\$994	\$519	\$559	\$517
Allstate Indemnity Company	\$863	\$999	\$929	\$1,213	\$1,375	\$1,595	\$1,009	\$1,021	\$999
Allstate Insurance Company	\$396	\$400	\$400	\$586	\$676	\$748	\$400	\$434	\$400
Allstate Property and Casualty Insurance Company	\$672	\$656	\$656	\$1,015	\$1,167	\$1,282	\$656	\$741	\$656
American Access Casualty Company	\$1,783	\$1,787	\$1,787	\$2,034	\$2,373	\$2,330	\$1,787	\$1,934	\$1,787
American Family Mutual Insurance Company	\$494	\$515	\$515	\$775	\$903	\$800	\$515	\$546	\$494
American National Property and Casualty Company	\$289	\$275	\$306	\$455	\$568	\$584	\$404	\$380	\$338
Coast National Insurance Company	\$592	\$506	\$546	\$875	\$982	\$1,127	\$801	\$649	\$692
COUNTRY Mutual Insurance Company	\$530	\$513	\$513	\$881	\$1,126	\$881	\$631	\$619	\$635
Esurance Insurance Company	\$955	\$746	\$807	\$1,036	\$1,133	\$1,313	\$1,011	\$818	\$962
Farmers Insurance Exchange	\$465	\$414	\$414	\$803	\$1,139	\$1,143	\$714	\$565	\$875
GEICO General Insurance Company	\$251	\$256	\$256	\$298	\$337	\$354	\$256	\$265	\$256
GEICO Indemnity Company	\$592	\$615	\$615	\$671	\$772	\$774	\$615	\$616	\$615
Government Employees Insurance Company (GEICO)	\$251	\$256	\$256	\$298	\$337	\$354	\$256	\$265	\$256
Hartford Insurance Company of the Midwest	\$401	\$359	\$340	\$542	\$546	\$580	\$353	\$350	\$370
IDS Property Casualty Insurance Company	\$548	\$582	\$582	\$876	\$967	\$876	\$582	\$631	\$721
Infinity Auto Insurance Company	\$633	\$603	\$646	\$883	\$1,072	\$1,123	\$887	\$697	\$766
Liberty Mutual Fire Insurance Company	\$565	\$567	\$612	\$903	\$1,041	\$1,041	\$612	\$659	\$630
Mid-Century Insurance Company	\$1,189	\$909	\$909	\$1,859	\$2,658	\$2,280	\$1,487	\$1,289	\$1,914
Nationwide Insurance Company of America	\$405	\$395	\$398	\$579	\$650	\$692	\$432	\$475	\$407
Nevada Capital Insurance Company	\$529	\$484	\$484	\$592	\$661	\$808	\$484	\$565	\$631
Nevada General Insurance Company	\$1,164	\$1,146	\$1,146	\$1,140	\$1,236	\$1,428	\$1,152	\$1,080	\$1,080
Primero Insurance Company	\$892	\$868	\$868	\$1,459	\$1,691	\$1,549	\$1,045	\$1,045	\$868
Progressive Direct Insurance Company	\$463	\$424	\$466	\$691	\$749	\$860	\$642	\$471	\$564
Progressive Northern Insurance Company	\$437	\$408	\$435	\$659	\$715	\$889	\$637	\$504	\$492
Safeco Insurance Company of Illinois	\$322	\$331	\$337	\$532	\$607	\$614	\$438	\$361	\$314
Sentinel Insurance Company, Ltd.	\$663	\$537	\$537	\$705	\$860	\$821	\$537	\$634	\$731
State Farm Fire and Casualty Company	\$355	\$343	\$343	\$571	\$642	\$625	\$343	\$343	\$455
State Farm Mutual Automobile Insurance Company	\$321	\$311	\$311	\$513	\$576	\$561	\$311	\$311	\$412
United Services Automobile Association	\$315	\$304	\$304	\$411	\$416	\$430	\$304	\$332	\$304
USAA Casualty Insurance Company	\$320	\$308	\$308	\$417	\$423	\$437	\$308	\$337	\$308
Viking Insurance Company of Wisconsin	\$934	\$880	\$880	\$1,271	\$1,455	\$1,404	\$1,078	\$1,052	\$930
Western United Insurance Company	\$397	\$407	\$412	\$622	\$758	\$773	\$490	\$420	\$523

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE Q - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as average/neutral credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$521	\$533	\$516	\$858	\$1,004	\$1,197	\$533	\$589	\$533
Allstate Indemnity Company	\$991	\$1,110	\$1,029	\$1,532	\$1,763	\$2,024	\$1,137	\$1,184	\$1,110
Allstate Insurance Company	\$486	\$484	\$484	\$785	\$909	\$1,044	\$484	\$534	\$484
Allstate Property and Casualty Insurance Company	\$742	\$718	\$718	\$1,211	\$1,396	\$1,589	\$718	\$820	\$718
American Access Casualty Company	\$1,858	\$1,870	\$1,870	\$2,148	\$2,503	\$2,455	\$1,870	\$2,022	\$1,870
American Family Mutual Insurance Company	\$594	\$613	\$613	\$974	\$1,127	\$1,007	\$613	\$661	\$594
American National Property and Casualty Company	\$335	\$318	\$353	\$539	\$675	\$701	\$467	\$433	\$385
Coast National Insurance Company	\$729	\$603	\$675	\$1,140	\$1,287	\$1,494	\$995	\$780	\$857
COUNTRY Mutual Insurance Company	\$656	\$621	\$621	\$1,136	\$1,440	\$1,136	\$771	\$766	\$776
COUNTRY Preferred Insurance Company	\$597	\$566	\$566	\$1,033	\$1,309	\$1,033	\$700	\$695	\$593
Esurance Insurance Company	\$894	\$674	\$738	\$1,016	\$1,110	\$1,285	\$961	\$747	\$859
Farmers Insurance Exchange	\$570	\$489	\$489	\$1,054	\$1,514	\$1,519	\$931	\$691	\$1,064
GEICO General Insurance Company	\$355	\$352	\$352	\$451	\$518	\$530	\$352	\$362	\$352
GEICO Indemnity Company	\$770	\$782	\$782	\$926	\$1,076	\$1,067	\$782	\$786	\$782
Government Employees Insurance Company (GEICO)	\$355	\$352	\$352	\$451	\$518	\$530	\$352	\$362	\$352
Hartford Insurance Company of the Midwest	\$400	\$379	\$350	\$676	\$609	\$684	\$375	\$373	\$382
IDS Property Casualty Insurance Company	\$509	\$541	\$541	\$819	\$899	\$819	\$541	\$582	\$664
Infinity Auto Insurance Company	\$859	\$783	\$872	\$1,304	\$1,609	\$1,724	\$1,198	\$912	\$1,047
Liberty Mutual Fire Insurance Company	\$724	\$764	\$762	\$1,160	\$1,324	\$1,324	\$762	\$832	\$887
Mid-Century Insurance Company	\$1,459	\$1,073	\$1,073	\$2,472	\$3,439	\$3,005	\$1,845	\$1,601	\$2,358
Nationwide Insurance Company of America	\$447	\$429	\$434	\$697	\$786	\$851	\$487	\$524	\$444
Nevada Capital Insurance Company	\$616	\$565	\$565	\$726	\$811	\$995	\$565	\$658	\$731
Nevada General Insurance Company	\$1,362	\$1,326	\$1,326	\$1,410	\$1,524	\$1,734	\$1,380	\$1,266	\$1,266
Progressive Direct Insurance Company	\$618	\$539	\$620	\$978	\$1,048	\$1,204	\$876	\$626	\$722
Progressive Northern Insurance Company	\$467	\$430	\$464	\$780	\$852	\$1,060	\$731	\$519	\$523
Safeco Insurance Company of Illinois	\$385	\$389	\$397	\$680	\$782	\$795	\$525	\$417	\$376
Sentinel Insurance Company, Ltd.	\$553	\$520	\$520	\$691	\$826	\$793	\$520	\$612	\$698
State Farm Fire and Casualty Company	\$487	\$460	\$460	\$821	\$940	\$917	\$460	\$460	\$600
State Farm Mutual Automobile Insurance Company	\$433	\$410	\$410	\$726	\$830	\$809	\$410	\$410	\$536
United Services Automobile Association	\$386	\$368	\$368	\$517	\$523	\$539	\$368	\$402	\$368
USAA Casualty Insurance Company	\$446	\$425	\$425	\$603	\$609	\$629	\$425	\$464	\$425
Viking Insurance Company of Wisconsin	\$1,147	\$1,065	\$1,065	\$1,617	\$1,843	\$1,796	\$1,328	\$1,294	\$1,127
Western United Insurance Company	\$370	\$370	\$370	\$610	\$752	\$764	\$464	\$386	\$480

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE R - Liability OPTION 1 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$862	\$893	\$866	\$1,305	\$1,530	\$1,761	\$897	\$978	\$893
Allstate Indemnity Company	\$862	\$893	\$866	\$1,305	\$1,530	\$1,761	\$897	\$978	\$893
Allstate Insurance Company	\$402	\$401	\$401	\$603	\$696	\$770	\$401	\$441	\$401
Allstate Property and Casualty Insurance Company	\$1,093	\$1,067	\$1,067	\$1,645	\$1,897	\$2,064	\$1,067	\$1,210	\$1,067
American Access Casualty Company	\$1,749	\$1,755	\$1,755	\$2,008	\$2,317	\$2,297	\$1,755	\$1,900	\$1,755
American Family Mutual Insurance Company	\$427	\$441	\$441	\$689	\$801	\$713	\$441	\$475	\$427
American National Property and Casualty Company	\$530	\$500	\$552	\$848	\$1,064	\$1,098	\$745	\$698	\$610
Coast National Insurance Company	\$722	\$600	\$668	\$1,110	\$1,238	\$1,442	\$983	\$779	\$858
COUNTRY Mutual Insurance Company	\$795	\$772	\$772	\$1,320	\$1,691	\$1,320	\$951	\$930	\$955
Esurance Insurance Company	\$721	\$563	\$610	\$791	\$861	\$988	\$761	\$617	\$710
Farmers Insurance Exchange	\$611	\$525	\$525	\$1,081	\$1,539	\$1,544	\$946	\$740	\$1,115
GEICO General Insurance Company	\$385	\$395	\$395	\$458	\$517	\$542	\$395	\$404	\$395
GEICO Indemnity Company	\$639	\$665	\$665	\$725	\$834	\$837	\$665	\$663	\$665
Government Employees Insurance Company (GEICO)	\$385	\$395	\$395	\$458	\$517	\$542	\$395	\$404	\$395
Hartford Insurance Company of the Midwest	\$1,197	\$1,045	\$980	\$1,631	\$1,699	\$1,779	\$1,022	\$1,013	\$1,090
IDS Property Casualty Insurance Company	\$602	\$640	\$640	\$977	\$1,078	\$977	\$640	\$692	\$792
Infinity Auto Insurance Company	\$627	\$580	\$634	\$896	\$1,089	\$1,155	\$864	\$678	\$764
Liberty Mutual Fire Insurance Company	\$636	\$684	\$683	\$1,032	\$1,194	\$1,194	\$683	\$744	\$799
Mid-Century Insurance Company	\$1,209	\$926	\$926	\$1,908	\$2,741	\$2,347	\$1,513	\$1,313	\$1,949
Nationwide Insurance Company of America	\$533	\$518	\$523	\$802	\$911	\$981	\$581	\$636	\$536
Nevada Capital Insurance Company	\$385	\$350	\$350	\$428	\$478	\$583	\$350	\$408	\$457
Nevada General Insurance Company	\$1,014	\$996	\$996	\$996	\$1,080	\$1,236	\$984	\$942	\$942
Primero Insurance Company	\$788	\$767	\$767	\$1,296	\$1,498	\$1,374	\$922	\$922	\$767
Progressive Direct Insurance Company	\$867	\$800	\$868	\$1,257	\$1,355	\$1,533	\$1,176	\$881	\$962
Progressive Northern Insurance Company	\$714	\$665	\$712	\$1,129	\$1,226	\$1,527	\$1,075	\$813	\$805
Safeco Insurance Company of Illinois	\$446	\$459	\$469	\$768	\$880	\$893	\$618	\$502	\$435
Sentinel Insurance Company, Ltd.	\$1,279	\$1,081	\$1,081	\$1,447	\$1,822	\$1,673	\$1,081	\$1,298	\$1,485
State Farm Fire and Casualty Company	\$694	\$669	\$669	\$1,146	\$1,278	\$1,240	\$669	\$669	\$897
State Farm Mutual Automobile Insurance Company	\$628	\$608	\$608	\$1,033	\$1,152	\$1,118	\$608	\$608	\$812
United Services Automobile Association	\$588	\$574	\$574	\$763	\$775	\$803	\$574	\$623	\$574
USAA Casualty Insurance Company	\$611	\$595	\$595	\$797	\$810	\$839	\$595	\$646	\$595
Viking Insurance Company of Wisconsin	\$1,014	\$957	\$957	\$1,401	\$1,609	\$1,552	\$1,174	\$1,141	\$1,007
Western United Insurance Company	\$674	\$689	\$696	\$1,059	\$1,289	\$1,316	\$836	\$713	\$885

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE R - Liability OPTION 2 - NISSAN ALTIMA

Vehicle 1: 2006 Nissan Altima; 4-Cylinder 2.5L 4-Cylinder Fuel injection engine; Manual Transmission; Front wheel drive; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
 \$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$1,015	\$1,029	\$993	\$1,669	\$1,967	\$2,336	\$1,028	\$1,161	\$1,029
Allstate Indemnity Company	\$1,126	\$1,147	\$1,108	\$1,831	\$2,157	\$2,552	\$1,147	\$1,287	\$1,147
Allstate Insurance Company	\$502	\$495	\$495	\$824	\$955	\$1,094	\$495	\$554	\$495
Allstate Property and Casualty Insurance Company	\$1,116	\$1,076	\$1,076	\$1,811	\$2,102	\$2,348	\$1,076	\$1,243	\$1,076
American Access Casualty Company	\$1,827	\$1,840	\$1,840	\$2,126	\$2,447	\$2,425	\$1,840	\$1,990	\$1,840
American Family Mutual Insurance Company	\$527	\$540	\$540	\$888	\$1,025	\$919	\$540	\$590	\$527
American National Property and Casualty Company	\$631	\$595	\$655	\$1,028	\$1,298	\$1,350	\$878	\$817	\$710
Coast National Insurance Company	\$978	\$782	\$908	\$1,610	\$1,816	\$2,132	\$1,348	\$1,020	\$1,167
COUNTRY Mutual Insurance Company	\$968	\$917	\$917	\$1,674	\$2,126	\$1,674	\$1,146	\$1,134	\$1,149
COUNTRY Preferred Insurance Company	\$877	\$832	\$832	\$1,517	\$1,927	\$1,517	\$1,038	\$1,027	\$1,040
Esurance Insurance Company	\$677	\$507	\$554	\$783	\$853	\$981	\$730	\$560	\$634
Farmers Insurance Exchange	\$789	\$651	\$651	\$1,491	\$2,146	\$2,158	\$1,295	\$952	\$1,428
GEICO General Insurance Company	\$532	\$533	\$533	\$675	\$775	\$796	\$533	\$545	\$533
GEICO Indemnity Company	\$829	\$844	\$844	\$1,000	\$1,160	\$1,153	\$844	\$846	\$844
Government Employees Insurance Company (GEICO)	\$532	\$533	\$533	\$675	\$775	\$796	\$533	\$545	\$533
Hartford Insurance Company of the Midwest	\$1,358	\$1,241	\$1,148	\$2,259	\$2,148	\$2,372	\$1,219	\$1,211	\$1,274
IDS Property Casualty Insurance Company	\$558	\$592	\$592	\$907	\$997	\$907	\$592	\$638	\$728
Infinity Auto Insurance Company	\$908	\$801	\$913	\$1,431	\$1,758	\$1,917	\$1,253	\$947	\$1,116
Liberty Mutual Fire Insurance Company	\$828	\$865	\$864	\$1,346	\$1,535	\$1,535	\$864	\$955	\$1,016
Mid-Century Insurance Company	\$1,490	\$1,100	\$1,100	\$2,548	\$3,558	\$3,100	\$1,886	\$1,641	\$2,415
Nationwide Insurance Company of America	\$558	\$531	\$540	\$919	\$1,042	\$1,143	\$619	\$661	\$555
Nevada Capital Insurance Company	\$455	\$417	\$417	\$534	\$597	\$731	\$417	\$484	\$535
Nevada General Insurance Company	\$1,200	\$1,170	\$1,170	\$1,254	\$1,356	\$1,530	\$1,212	\$1,128	\$1,128
Progressive Direct Insurance Company	\$1,149	\$1,013	\$1,152	\$1,785	\$1,913	\$2,180	\$1,609	\$1,164	\$908
Progressive Northern Insurance Company	\$858	\$784	\$853	\$1,540	\$1,675	\$2,055	\$1,394	\$937	\$961
Safeco Insurance Company of Illinois	\$560	\$563	\$577	\$1,026	\$1,183	\$1,207	\$776	\$606	\$547
Sentinel Insurance Company, Ltd.	\$1,018	\$960	\$960	\$1,336	\$1,624	\$1,544	\$960	\$1,151	\$1,319
State Farm Fire and Casualty Company	\$929	\$880	\$880	\$1,603	\$1,808	\$1,757	\$880	\$880	\$1,167
State Farm Mutual Automobile Insurance Company	\$832	\$791	\$791	\$1,431	\$1,611	\$1,565	\$791	\$791	\$1,049
United Services Automobile Association	\$635	\$609	\$609	\$853	\$864	\$893	\$609	\$662	\$609
USAA Casualty Insurance Company	\$634	\$606	\$606	\$864	\$874	\$904	\$606	\$660	\$606
Viking Insurance Company of Wisconsin	\$1,306	\$1,213	\$1,213	\$1,872	\$2,135	\$2,082	\$1,517	\$1,472	\$1,279
Western United Insurance Company	\$714	\$715	\$715	\$1,191	\$1,471	\$1,504	\$909	\$745	\$928

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE R - Liability OPTION 1 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$15,000 per person/\$30,000 per accident Bodily Injury Liability, \$10,000 per accident Property Damage Liability
 \$1,000 per accident Medical Payments, \$15,000 per person/\$30,000 per accident Uninsured Motorist
 \$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$820	\$856	\$832	\$1,218	\$1,424	\$1,627	\$861	\$927	\$856
Allstate Indemnity Company	\$1,067	\$1,254	\$1,164	\$1,479	\$1,679	\$1,956	\$1,260	\$1,261	\$1,254
Allstate Insurance Company	\$396	\$400	\$400	\$586	\$676	\$748	\$400	\$434	\$400
Allstate Property and Casualty Insurance Company	\$1,079	\$1,063	\$1,063	\$1,606	\$1,851	\$2,013	\$1,063	\$1,193	\$1,063
American Access Casualty Company	\$1,783	\$1,787	\$1,787	\$2,034	\$2,373	\$2,330	\$1,787	\$1,934	\$1,787
American Family Mutual Insurance Company	\$494	\$515	\$515	\$775	\$903	\$800	\$515	\$546	\$494
American National Property and Casualty Company	\$443	\$426	\$470	\$701	\$876	\$901	\$622	\$585	\$521
Coast National Insurance Company	\$794	\$683	\$737	\$1,202	\$1,358	\$1,563	\$1,085	\$868	\$924
COUNTRY Mutual Insurance Company	\$813	\$787	\$787	\$1,351	\$1,729	\$1,351	\$784	\$952	\$978
Esurance Insurance Company	\$924	\$724	\$783	\$1,003	\$1,097	\$1,271	\$978	\$793	\$932
Farmers Insurance Exchange	\$629	\$560	\$560	\$1,085	\$1,539	\$1,544	\$965	\$764	\$1,183
GEICO General Insurance Company	\$314	\$320	\$320	\$373	\$422	\$443	\$320	\$331	\$320
GEICO Indemnity Company	\$592	\$615	\$615	\$671	\$772	\$774	\$615	\$616	\$615
Government Employees Insurance Company (GEICO)	\$314	\$320	\$320	\$373	\$422	\$443	\$320	\$331	\$320
Hartford Insurance Company of the Midwest	\$1,225	\$1,073	\$1,005	\$1,668	\$1,727	\$1,813	\$1,049	\$1,039	\$1,114
IDS Property Casualty Insurance Company	\$645	\$691	\$691	\$1,026	\$1,133	\$1,026	\$691	\$741	\$848
Infinity Auto Insurance Company	\$707	\$673	\$720	\$996	\$1,209	\$1,272	\$991	\$776	\$856
Liberty Mutual Fire Insurance Company	\$716	\$719	\$776	\$1,143	\$1,320	\$1,320	\$776	\$837	\$799
Mid-Century Insurance Company	\$1,322	\$1,009	\$1,009	\$2,065	\$2,953	\$2,533	\$1,652	\$1,432	\$2,127
Nationwide Insurance Company of America	\$593	\$584	\$587	\$881	\$1,003	\$1,079	\$648	\$710	\$602
Nevada Capital Insurance Company	\$529	\$484	\$484	\$592	\$661	\$808	\$484	\$565	\$631
Nevada General Insurance Company	\$1,164	\$1,146	\$1,146	\$1,140	\$1,236	\$1,428	\$1,152	\$1,080	\$1,080
Primero Insurance Company	\$892	\$868	\$868	\$1,459	\$1,691	\$1,549	\$1,045	\$1,045	\$868
Progressive Direct Insurance Company	\$906	\$839	\$909	\$1,313	\$1,418	\$1,608	\$1,232	\$922	\$1,070
Progressive Northern Insurance Company	\$668	\$626	\$667	\$1,015	\$1,101	\$1,371	\$978	\$769	\$752
Safeco Insurance Company of Illinois	\$460	\$472	\$481	\$789	\$907	\$918	\$638	\$517	\$448
Sentinel Insurance Company, Ltd.	\$1,319	\$1,117	\$1,117	\$1,486	\$1,884	\$1,719	\$1,117	\$1,343	\$1,537
State Farm Fire and Casualty Company	\$734	\$713	\$713	\$1,173	\$1,310	\$1,272	\$713	\$713	\$953
State Farm Mutual Automobile Insurance Company	\$666	\$650	\$650	\$1,061	\$1,184	\$1,150	\$650	\$650	\$866
United Services Automobile Association	\$552	\$537	\$537	\$715	\$727	\$752	\$537	\$583	\$537
USAA Casualty Insurance Company	\$571	\$555	\$555	\$744	\$756	\$782	\$555	\$603	\$555
Viking Insurance Company of Wisconsin	\$1,225	\$1,161	\$1,161	\$1,663	\$1,909	\$1,835	\$1,415	\$1,377	\$1,224
Western United Insurance Company	\$706	\$730	\$736	\$1,111	\$1,356	\$1,381	\$874	\$752	\$929

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$15,000/\$30,000.

American Access Casualty Company Collision deductible is \$250.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500.

Primero Insurance Company Comprehensive deductible is \$200.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

EXAMPLE R - Liability OPTION 2 - TOYOTA RAV4

Vehicle 2: 2008 Toyota RAV4 4X4; 6-Cylinder gasoline engine; 5 Speed Automatic Transmission with Electronic Overdrive; Four wheel drive-Front; Four Door

Coverages:

\$100,000 per person/\$300,000 per accident Bodily Injury Liability, \$50,000 per accident Property Damage Liability
\$5,000 per accident Medical Payments, \$100,000 per person/\$300,000 per accident Uninsured Motorist
\$250 deductible Comprehensive, \$500 deductible Collision

Seventy-one-year-old married retired female. Husband does not drive. Clean driving record. Pleasure use of vehicle. Annual mileage is 4,000. Has completed approved driver safety course. Rated as worst possible credit-based insurance score.

	Carson City	Elko	Fallon	Henderson	Las Vegas	North Las Vegas	Pahrump	Reno	Stateline
Company Name	89701	89801	89406	89015	89121	89030	89048	89510	89449
Allstate Fire and Casualty Insurance Company	\$935	\$954	\$922	\$1,507	\$1,769	\$2,088	\$953	\$1,064	\$954
Allstate Indemnity Company	\$1,211	\$1,371	\$1,269	\$1,844	\$2,130	\$2,448	\$1,398	\$1,450	\$1,371
Allstate Insurance Company	\$486	\$484	\$484	\$785	\$909	\$1,044	\$484	\$534	\$484
Allstate Property and Casualty Insurance Company	\$1,078	\$1,049	\$1,049	\$1,728	\$2,004	\$2,241	\$1,049	\$1,197	\$1,049
American Access Casualty Company	\$1,858	\$1,870	\$1,870	\$2,148	\$2,503	\$2,455	\$1,870	\$2,022	\$1,870
American Family Mutual Insurance Company	\$594	\$613	\$613	\$974	\$1,127	\$1,007	\$613	\$661	\$594
American National Property and Casualty Company	\$513	\$489	\$541	\$828	\$1,042	\$1,079	\$717	\$668	\$590
Coast National Insurance Company	\$1,040	\$857	\$966	\$1,679	\$1,911	\$2,222	\$1,435	\$1,099	\$1,221
COUNTRY Mutual Insurance Company	\$987	\$933	\$933	\$1,707	\$2,167	\$1,707	\$980	\$1,158	\$1,173
COUNTRY Preferred Insurance Company	\$894	\$846	\$846	\$1,547	\$1,963	\$1,547	\$1,056	\$1,048	\$1,062
Esurance Insurance Company	\$842	\$632	\$694	\$962	\$1,049	\$1,216	\$907	\$703	\$809
Farmers Insurance Exchange	\$770	\$661	\$661	\$1,424	\$2,047	\$2,053	\$1,258	\$934	\$1,438
GEICO General Insurance Company	\$444	\$440	\$440	\$564	\$648	\$664	\$440	\$453	\$440
GEICO Indemnity Company	\$770	\$782	\$782	\$926	\$1,076	\$1,067	\$782	\$786	\$782
Government Employees Insurance Company (GEICO)	\$444	\$440	\$440	\$564	\$648	\$664	\$440	\$453	\$440
Hartford Insurance Company of the Midwest	\$1,342	\$1,244	\$1,148	\$2,255	\$2,121	\$2,359	\$1,221	\$1,212	\$1,263
IDS Property Casualty Insurance Company	\$596	\$639	\$639	\$951	\$1,047	\$951	\$639	\$681	\$778
Infinity Auto Insurance Company	\$983	\$892	\$996	\$1,519	\$1,866	\$2,019	\$1,372	\$1,041	\$1,201
Liberty Mutual Fire Insurance Company	\$908	\$959	\$957	\$1,457	\$1,666	\$1,666	\$957	\$1,048	\$1,118
Mid-Century Insurance Company	\$1,621	\$1,192	\$1,192	\$2,747	\$3,822	\$3,339	\$2,050	\$1,779	\$2,620
Nationwide Insurance Company of America	\$604	\$581	\$588	\$975	\$1,109	\$1,213	\$669	\$717	\$604
Nevada Capital Insurance Company	\$616	\$565	\$565	\$726	\$811	\$995	\$565	\$658	\$731
Nevada General Insurance Company	\$1,362	\$1,326	\$1,326	\$1,410	\$1,524	\$1,734	\$1,380	\$1,266	\$1,266
Progressive Direct Insurance Company	\$1,192	\$1,054	\$1,195	\$1,852	\$1,983	\$2,260	\$1,670	\$1,209	\$1,365
Progressive Northern Insurance Company	\$748	\$690	\$745	\$1,266	\$1,380	\$1,720	\$1,182	\$831	\$839
Safeco Insurance Company of Illinois	\$574	\$577	\$590	\$1,049	\$1,212	\$1,234	\$796	\$620	\$560
Sentinel Insurance Company, Ltd.	\$1,010	\$952	\$952	\$1,317	\$1,609	\$1,524	\$952	\$1,143	\$1,315
State Farm Fire and Casualty Company	\$943	\$901	\$901	\$1,582	\$1,781	\$1,732	\$901	\$901	\$1,196
State Farm Mutual Automobile Insurance Company	\$848	\$813	\$813	\$1,417	\$1,593	\$1,548	\$813	\$813	\$1,078
United Services Automobile Association	\$597	\$571	\$571	\$798	\$809	\$835	\$571	\$622	\$571
USAA Casualty Insurance Company	\$591	\$564	\$564	\$800	\$809	\$836	\$564	\$615	\$564
Viking Insurance Company of Wisconsin	\$1,505	\$1,405	\$1,405	\$2,117	\$2,418	\$2,349	\$1,744	\$1,694	\$1,483
Western United Insurance Company	\$744	\$751	\$749	\$1,238	\$1,534	\$1,561	\$945	\$778	\$969

Allstate Fire and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and 0-4 years with prior carrier.

Allstate Indemnity Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000, no home ownership and less than 3 years with prior carrier.

Allstate Property and Casualty Insurance Company assumes prior Bodily Injury Liability limit of \$100,000/\$300,000.

American Access Casualty Company Bodily Injury Liability limit and UM limit are \$25,000/\$50,000. Collision deductible is \$250. Medical Payments limits is \$1,000.

American National Property and Casualty Company Comprehensive deductible is \$200.

Coast National Insurance Company assumes multi-car and other applicable discounts. Company does not assign drivers to vehicles, so all relevant household members included.

Farmers Insurance Exchange Comprehensive deductible is \$240.

Mid-Century Insurance Company Comprehensive deductible is \$500.

Nevada General Insurance Company Comprehensive deductible is \$500 and Medical Payments limit is \$2,000.

USAA Group is primarily available to children of USAA members; active-duty officers and enlisted personnel; National Guard and Selected Reserve officers and enlisted personnel; and retired or separated military personnel.

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LIST OF INSURERS OFFERING AUTO INSURANCE IN NEVADA

The following is a list of the 148 insurers who wrote business for personal auto insurance in Nevada in 2008. Please contact the Division of Insurance if you have any questions.

Company Name

21st Century Ins Co
 AIG Cas Co
 AIG Centennial Ins Co
 AIG Natl Ins Co Inc
 AIG Premier Ins Co
 AIU Ins Co
 Allstate Fire & Cas Ins Co
 Allstate Ind Co
 Allstate Ins Co
 Allstate Prop & Cas Ins Co
 Amco Ins Co
 American Access Cas Co
 American Bankers Ins Co Of FL
 American Family Mut Ins Co
 American Federation Ins Co
 American Intl Ins Co
 American Intl Pacific Ins
 American Intl S Ins Co
 American Modern Home Ins Co
 American Modern Select Ins Co
 American Natl Gen Ins Co
 American Natl Prop & Cas Co
 American Reliable Ins Co
 American Standard Ins Co of WI
 American Sterling Ins Co
 Amica Mut Ins Co
 Automobile Ins Co Of Hartford CT
 Autoone Ins Co
 Badger Mut Ins Co
 Balboa Ins Co
 Benchmark Ins Co
 California Cas Ind Exch
 Cincinnati Ins Co
 Civil Serv Employees Ins Co
 Coast Natl Ins Co
 Colorado Cas Ins Co
 Country Cas Ins Co
 Country Mut Ins Co
 Country Pref Ins Co
 Dairyland Ins Co
 Deerbrook Ins Co
 Depositors Ins Co
 Electric Ins Co
 Encompass Home & Auto Ins Co

Company Name

Encompass Ind Co
 Encompass Ins Co Of Amer
 Essentia Ins Co
 Esurance Ins Co
 Farmers Ins Exch
 Federal Ins Co
 Fidelity Natl Ins Co
 Financial Ind Co
 Firemans Fund Ins Co
 First Liberty Ins Corp
 Foremost Ins Co
 Garrison Prop & Cas Ins Co
 Geico Cas Co
 Geico Gen Ins Co
 Geico Ind Co
 Government Employees Ins Co
 Granite State Ins Co
 Great Amer Assur Co
 Great Amer Ins Co
 Great Northwest Ins Co
 Hallmark Ins Co
 Hartford Accident & Ind Co
 Hartford Cas Ins Co
 Hartford Fire In Co
 Hartford Ins Co Of The Midwest
 Hartford Underwriters Ins Co
 Horace Mann Ins Co
 Horace Mann Prop & Cas Ins Co
 IDS Prop Cas Ins Co
 Illinois Natl Ins Co
 Infinity Auto Ins Co
 Infinity Ins Co
 Insurance Co Of The State Of PA
 Insuremax Ins Co
 Liberty Ins Corp
 Liberty Mut Fire Ins Co
 Lincoln Gen Ins Co
 Markel Amer Ins Co
 Mendakota Ins Co
 Mendota Ins Co
 Merastar Ins Co
 Mercury Cas Co
 Meritplan Ins Co
 Metropolitan Grp Prop & Cas Ins Co

Company Name

Metropolitan Prop & Cas Ins Co
MGA Ins Co Inc
Mid Century Ins Co
National Gen Assur Co
National Gen Ins Co
National Guar Ins Co
National Interstate Ins Co
National Union Fire Ins Co Of Pitts
Nationwide Ins Co Of Amer
Nationwide Mut Fire Ins Co
Nationwide Mut Ins Co
Nevada Capital Ins Co
Nevada Direct Ins Co
Nevada Gen Ins Co
Northbrook Ind Co
Oregon Mut Ins Co
Pacific Ind Co
Pacific Specialty Ins Co
Permanent Gen Assur Corp
Pharmacists Mut Ins Co
Philadelphia Ind Ins Co
Primero Ins Co
Progressive Cas Ins Co
Progressive Direct Ins Co
Progressive Northern Ins Co
Progressive Northwestern Ins Co
Progressive Preferred Ins Co
Progressive Specialty Ins Co
Property & Cas Ins Co Of Hartford
QBE Ins Corp
Response Worldwide Ins Co
Safeco Ins Co Of IL
Sentinel Ins Co Ltd
Shelter Mut Ins Co
Standard Fire Ins Co
State Farm Fire And Cas Co
State Farm Mut Auto Ins Co
Teachers Ins Co
Titan Ind Co
Topa Ins Co
Travco Ins Co
Travelers Commercial Ins Co
Travelers Home & Marine Ins Co
Travelers Ind Co Of Amer
Travelers Prop Cas Ins Co
Triumphe Cas Co
United Automobile Ins Co
Unitrin Direct Property & Cas Co
Universal N Amer Ins Co

Company Name

USAA
USAA Cas Ins Co
USAA General Ind Co
Victoria Fire & Cas Co
Vigilant Ins Co
Viking Ins Co Of WI
Western General Ins Co
Western Natl Assur Co
Western United Ins Co
Workmens Auto Ins Co
Yosemite Ins Co

VEHICLE INSURANCE SHOPPING LIST

1. *Select the coverage amount you desire and enter on the column labeled "Coverage Amount."*
2. *Ask your insurance agent to complete the premium quotation column. Seek premium quotations from more than one insurer to determine the best value.*

	Coverage Amount	Company 1	Company 2	Company 3
Bodily Injury Liability:				
Per Person	_____	_____	_____	_____
Per Accident	_____	_____	_____	_____
Combined Single Limit	_____	_____	_____	_____
Property Damage Liability:	_____	_____	_____	_____
Uninsured Motorist:				
Per Person	_____	_____	_____	_____
Per Accident	_____	_____	_____	_____
Combined Single Limit	_____	_____	_____	_____
Uninsured/Underinsured Motorist:				
Per Person	_____	_____	_____	_____
Per Accident	_____	_____	_____	_____
Combined Single Limit	_____	_____	_____	_____
Medical Payments:	_____	_____	_____	_____
Collision:				
Deductible Amount	_____	_____	_____	_____
Comprehensive:				
Deductible Amount	_____	_____	_____	_____
<u>SUBTOTAL A:</u>	_____	_____	_____	_____
Other Charges or Discounts:				
Membership Policy Fees	_____	_____	_____	_____
SR22 Filing Fees	_____	_____	_____	_____
Discounts (subtract)	_____	_____	_____	_____
Other	_____	_____	_____	_____
Other	_____	_____	_____	_____
Other	_____	_____	_____	_____
<u>SUBTOTAL B:</u>	_____	_____	_____	_____
TOTAL PREMIUM: (Add Subtotal A and B)	_____	_____	_____	_____

Vehicle Accident Guide

If you have had an accident, this sheet will help to record important information while at the scene of the accident or as soon as possible.

Where and when accident occurred:

Date _____ Time _____

Place _____

City _____ State _____

Weather and Street Conditions:

Were others involved in the accident?: ☐ Driver ☐ Passenger ☐ Pedestrian

Name _____

Address _____ City _____ State _____

Zip _____ Phone _____

Insured with _____ Phone Number _____

Vehicle (Year/Make/Model) _____

Vehicle Plate Number _____ State Registered _____

Were there any injuries in the accident?: ☐ Driver ☐ Passenger ☐ Pedestrian ☐ Animal

Name _____

Address _____ City _____ State _____

Phone _____

Damage to My Vehicle:

Exterior _____

Interior _____

Damage to Other Vehicle:

Exterior _____

Interior _____

Property Damage:

Witness:

Name _____
Address _____ *City* _____ *State* _____
Phone _____

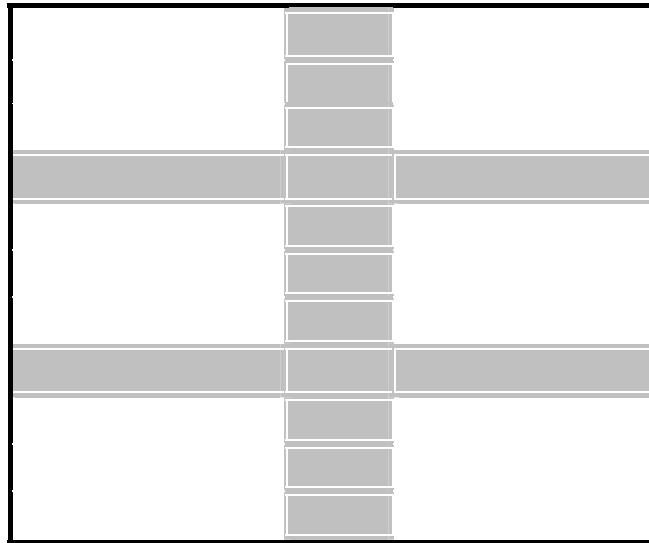
Police Involvement:

Name _____ *Badge Number* _____
Address _____ *City* _____ *State* _____
Phone _____

Towing Service:

Name _____
Address _____ *City* _____ *State* _____
Phone _____

Draw accident scene, including street names and addresses:



Notes:

9230
State of Nevada
Department of Business and Industry
Division of Insurance
788 Fairview Drive, Suite 300
Carson City NV 89701-5491